

## **NURSING HOME CARE IN FLORIDA**

### **Introduction**

This information is to help you choose a nursing home for yourself or a loved one. Nursing homes, sometimes called skilled nursing facilities, serve both long-term residents and people who come for a short period for rehabilitative care (usually after a hospital stay). Some nursing homes also provide respite care, which is when a person comes for a short stay, to give relief to a primary caregiver.

A nursing home can be a freestanding facility or it can be part of a continuing care retirement community (CCRC). A CCRC allows residents to move from one level of care to another, as needed, and can include independent living, an assisted living facility, and/or a nursing home. Additionally, a hospital can have a skilled nursing unit which includes designated beds within the hospital that serve patients who need short-term care and rehabilitation services.

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### **How to Select a Nursing Home**

Selecting a nursing home is an important, personal, and often difficult decision. Sometimes the selection is the result of deliberate planning, but often the decision happens during a crisis situation. A nursing home selection involves many people including the resident, the resident's family, and health care professionals. This information is designed to assist potential residents and their families through the process of selecting a nursing home. It is addressed to the resident who is actively looking for a long-term nursing home placement. However, others who must place a family member in a nursing home can use this same process.

### **Nursing Home Services**

A nursing home provides 24-hour nursing and personal care to residents. Nursing care is provided by licensed practical nurses (LPNs) and registered nurses (RNs). Personal care is given by certified nursing assistants (CNAs) and can include help with bathing, dressing, eating, walking, and physical transfer (such as moving from a bed to a chair).

Nursing home services include, as needed:

- Nursing care 24-hours a day
- Help with personal care
- Nutritional meals and special diets
- Physical, occupational, speech, and respiratory therapy
- Case management, health monitoring, and supervision
- Social and creative activities
- Respite care

A nursing home might also provide services like dietary consultation, laboratory, x-ray, pharmacy services, laundry, and pet therapy visits. Some facilities may provide special services like dialysis, tracheotomy, or ventilator care as well as Alzheimer's or hospice care, among others.

When you visit a nursing home, be sure to ask about all of the services that are available, and think about the services you need now as well as those you might need in the future.

### **Step 1: Evaluate Your Needs**

The medical needs of nursing home residents vary greatly between individuals. Likewise, the nursing care services available vary greatly between facilities. Although every nursing home provides certain basic health care services, some facilities serve special needs. One special need would be caring for someone with Alzheimer's disease. Some facilities have specialized equipment on site, such as dialysis machines. You should ask your physician to list any specific health services that you will need and make sure the nursing home can accommodate these needs.

Besides providing health care services, you should think of the nursing home as your home. This is important if you are planning to stay for a long period of time. Many factors need to be considered, such as location, proximity to family and friends, distance from busy streets, special amenities, room sizes, noise, odors, and compatibility with other residents.

Talking with others will give you information and support. You should discuss your needs with health care professionals. Get insight and advice from family, friends, and neighbors who have been through a similar situation. Government agencies are another good source of information (see [Important Links and Numbers](#)).

Based on your discussions, you will find it useful to create two lists. On one, list the most important characteristics that you are looking for in a nursing home (i.e. location, special services, etc.). On the other, list the nursing homes that have these characteristics. These lists will help guide you through the process of selecting a nursing home.

## Step 2: Find Nursing Homes and Compare

On this website, under [Find Facilities and Providers](#), you can locate a nursing home by county. The nursing homes listed include freestanding nursing homes and nursing homes within continuing care retirement communities (CCRCs). Upon clicking on the facility name, you will then see a profile page with additional information on that facility. On this profile page, you can find license information, special programs and services, languages spoken, payment forms accepted, and much more. From this information, you can identify the facilities that best fit your needs. You should consider several facilities.

The **Nursing Home Comparison Tool** uses a five star rating system to compare facilities by quality of care, quality of life, administration, nutrition and hydration, restraints and abuse, pressure ulcers, decline and dignity. You can use this tool to compare the facilities on your list and see how they perform. This tool also allows you to search for Nursing Homes by Region, County, City, Name, Special Services and Zip Code. Special Services include 24 hour Onsite RN Coverage, Adult Daycare, Alzheimer's and Alzheimer's Secured Unit, Dialysis, Eden Alternative, HIV Care, Hospice Care, JCAHO Accredited Dementia Special Care, Long Term Care and Sub-Acute Program, Pediatrics, Pet Therapy, Respite Care, Therapeutic Spa, Tracheotomy, Ventilator Dependents, Water Therapy, Weight Training and Yoga.

Florida nursing homes which consistently meet the highest standards of care may receive the Gold Seal Award from AHCA. To find a list of Gold Seal facilities on FloridaHealthFinder.gov, click [here](#).

Florida nursing homes that are operating under bankruptcy protection or failed to meet minimum standards during an inspection may be placed on the **Nursing Home Watch List**. If a facility is on the Nursing Home Watch List, this information will also appear on the facility's profile page under "AHCA Reports: Watch List Information". Clicking the Watch List Information on a facility profile page allows you to view Watch List status details.

## Step 3: Visit the Nursing Homes

If you have too many facilities on your list to visit each one, you could trim your list down by calling the nursing homes. Call each facility on your list during standard business hours, when you will be more likely to speak with someone who can answer your questions. Ask for the administrator, admissions coordinator, or social service director. Discuss your nursing home needs, including payment sources. Find out if there are beds available or if there is a waiting list. Pay close attention to details during the telephone call. Is the staff responsive to your call? Are they friendly? Does this sound like a place where you would like to live? Note whether you wish to consider the facility further. By making these telephone calls, you can save time and effort in your search for the best nursing home for you.

After your telephone calls, you should have a list of specific nursing homes to visit. From your list of specific important characteristics, you should have a list of specific things to ask about or look for during your visits.

There is no substitute for a visit. Even if your telephone inquiries have left you with only one nursing home, you should go for a visit. If possible, make two visits - one announced and the other unannounced. During both visits, observe the residents, the nursing home personnel, and the general condition of the facility.

### **The First Visit**

On your first visit, make an appointment to meet the administrator, the director of nursing, the dietitian, the activity director and any specialists. Decide in advance what questions to ask. During the visit, be observant and write down your observations as well as answers to your questions.

Here are a few things that you should look for during your visit.

- Do the residents appear happy, comfortable, and at home?
- Is the facility clean, odor-free, and well-staffed?
- Are residents being taken care of in a timely manner?
- Are the rooms decorated with personal furnishings and belongings?
- Do the residents have adequate privacy?

### **Interview the Staff**

By making an appointment, several key personnel should be available to meet with you. The administrator should be able to answer most of your questions about the facility concerning costs and policies or direct you to someone who can. The director of nursing will be able to answer specific questions about resident care. The director of social services and/or the activity director will tell you about the social environment of the home and the activities available to residents. For special dietary needs, talk to the facility's dietitian or food service supervisor.

### **Ask Questions**

When you visit a nursing home you may want to ask some of the following questions, along with any other questions you might have. For your first visit, call and schedule an appointment to speak with the administrator and the director of nursing, and request a tour of the facility. You might also want to ask to speak with the dietitian, activities director, social worker, and others during this first visit or during a follow-up visit.

### **What are the fees and what services are provided?**

By state law nursing homes are required to provide written and verbal information about the services they provide and their charges. The nursing home may have one fee for certain basic services provided to everyone and other fees for additional services you may want or need. Ask that these be clearly explained and request a printed copy of the fees and services. Think about additional services you might need in the future, not just your current needs.

If you are not covered by Medicare or Medicaid, ask if a cash deposit will be required, how much, and when it would be due. If you are covered by Medicare or Medicaid, the nursing home cannot ask for a cash deposit. They may ask you to pay your Medicare co-payment, but it is best to pay these charges when you are billed, not in advance.

**Ask if there have been fee increases. How often and how much of an increase?**

A nursing home is required by state law to provide written notification to residents in advance of changes in fees and services.

**What types of payment are accepted?**

Payment for a nursing home stay may be paid with private funds, Medicaid, long-term care insurance, health insurance for rehabilitative care, or Medicare under certain limited circumstances. If you are eligible for some government help or you are covered by long-term care insurance, or other types of assistance such as veterans' benefits, ask the nursing home if these will be accepted. For more information check the [Financial Resources](#) section.

**Is there a bed available or is there a waiting list?**

If there is an available bed how soon could you move in? What do you need to do in order to become a resident? If there is a waiting list how long might the wait be? Is a deposit required to be on the waiting list? How much?

**What paperwork will I need to complete?**

Before choosing a nursing home, ask for printed information on the services and fees and any other paperwork you can take home with you. You can read these at home and write down questions you might have. You can also share the paperwork with a friend or family member.

Then make an appointment to discuss your questions and concerns. If possible, take a friend or family member with you, to help you gather information and help you think about your choices. If you ask a question, but do not understand the answer, ask that it be more clearly explained to you.

Before you sign any papers, read them carefully, make sure you understand them and that all of your questions have been answered. When you do sign paperwork, ask for a copy for your own records.

**What activities are offered?**

Ask to see a schedule of activities. Are there a variety of activities you or your loved one would enjoy? Is there transportation available to go to community activities that you choose? Are there planned trips? Are there activities for residents who are bedbound? Ask if you can attend an activity.

**What meals and snacks are provided? Are special diets available?**

Ask how many meals or snacks are provided. Are they provided at certain times of the day or can a resident make choices about when to eat? Is there a variety of food served? Are special meals or diets available, if needed? Ask if you can have lunch one day. Then you can sample the food and speak with residents.

**What if I have a medical appointment?**

Will the nursing home help make appointments for medical care and provide or arrange for transportation to medical appointments? Is there an extra cost for transportation services?

**Does the facility provide a doctor who visits residents, as needed?**

Can a resident continue to use his or her own doctor who can attend to them at the nursing home? If the nursing home has a doctor, what role do they play in resident care?

**What if a resident needs hospital care or emergency care?**

Can the resident choose the hospital for planned care and/or emergency care or does the nursing home use a particular hospital? How and when is a family member or friend contacted in an emergency or when the resident has a significant change in their condition?

**What is the availability of other services?**

Does the nursing home provide or help with access to a dentist, podiatrist, eye care, a beauty shop or barber, and other needed services you might have?

**Are special services offered for persons with dementia (like Alzheimer's disease)?**

Ask what special services and activities are available for persons with dementia. Is the staff trained to handle the special needs of these residents or participants? Is there equipment to assure the person does not wander off?

**What is the facility's bed hold policy?**

A bed hold policy is for when a resident is admitted to a hospital or some other type of health care facility for short-term care. If the resident is expected to return, the nursing home agrees in writing to reserve their bed for a designated period of time.

The resident will be required to continue to pay the monthly fee until the bed hold is ended, as described in the written agreement; or until the resident or their legal representative tells the nursing home in writing that the resident will not return; or if a medical condition prevents the resident from telling the nursing home and the resident has no legal representative to speak for them.

**Is there a resident council and/or a family council? How often do they meet and what kinds of things do they do?**

A Resident Council is a group of nursing home residents that meets to make suggestions on improving services, voice grievances, assure residents' rights are observed, plan social activities, and other aspects of resident life.

A Family Council advocates for residents' rights and quality of care and provides a way for family members and friends to voice concerns and request improvements.

Nursing homes certified for Medicare and Medicaid must provide a meeting space, cooperate with the council's activities, and respond to the group's concerns. The Long-Term Care Ombudsman Council (described later) advocates for residents' rights and can provide information for resident and family councils.

**Other questions might include:**

- If I want a loved one notified of changes in my medical condition or any other changes, how and when are they notified?
- How often are care plan meetings held and how are the resident and family notified?
- Will I have a choice of rooms or is one assigned to me?
- Will I have my own room or share it with another person?
- Can I change rooms if my roommate and I don't do well together?
- How is personal laundry handled?
- If you (or your loved one) speak a language other than English, how will language needs be met?
- Can my pet or pets reside with me? Can family or friends bring my pet or pets for a visit?
- How does the nursing home meet the religious and spiritual needs of the residents?
- To whom should I speak if I have concerns or problems?

If you see or hear things during your visit, that concern you, ask the staff about it. If there is something you do not understand, ask that it be explained more clearly.

**Checklist for Visiting a Nursing Home**

The following checklist can help you think about what to look for when you visit a nursing home. Since there is a lot to view and to consider, you might want to take this list with you or write up your own checklist.

## **Residents**

- Are residents appropriately dressed and well-groomed?
- Are residents alert and up and about or are they sitting in chairs for long periods or lying in bed? (Some residents may be bedbound due to their medical condition.)
- Are there organized activities and are residents participating?
- Is privacy respected? Do you see staff knock on doors before entering a resident's room? If there are privacy curtains, are they drawn while care is given?

## **Staff**

- Does the staff interact with residents? Are they friendly and respectful?
- Is the administrator, director of nursing, and other staff friendly and willing to answer your questions?

## **Residents Rooms**

- Are the rooms pleasant, with good lighting, a window, and enough space?
- Do the rooms have storage space for each resident?
- Are rooms private or shared? How many residents are in each room?
- How many residents share a bathroom?
- Are there handrails and a call button in the bathrooms?
- Where does the resident shower or bathe?

## **Common Space**

- Is the facility clean and free of strong odors?
- Are rooms and hallways neat, free of clutter, and easy to walk through?
- Are there handrails in the hallways?
- Is the temperature comfortable throughout?
- Are there common areas available for residents and their visitors?
- Are there outside areas for use by residents and visitors? Are they being used?
- Is furniture sturdy, comfortable, and clean?
- Is the kitchen clean and well-organized? Is the dining area clean and comfortable?

## **Meals**

- Ask to see a menu. Is there variety and do residents have choices?
- Are nutritious snacks provided between meals and/or upon request?
- Visit during a meal. Does the food appear and smell appetizing? Does it include fresh foods or mostly canned or frozen? Do residents enjoy the meal?
- If staff is assisting some residents with eating, are they patient and attentive to the resident?



## **The Second Visit**

If the first visit goes well make a second unannounced trip. Visit on the weekend, in the evening or at a different time of day than the first visit. The purpose of this visit is to observe the nursing home during a more normal working situation than a scheduled appointment. Staffing might be quite different during the evenings and on the weekends. Making observations is the main purpose of the second visit.

## **Step 4: Select a Nursing Home**

After you have visited all of the nursing homes that you are considering, use your comparison worksheet to select a nursing home. Talk about your selection with family, friends, and your doctor. You should have all of the information that you need to make the decision. If you feel you need more information, call the facility or one of the resources listed in the [Important Links and Numbers](#) section.

## **The Nursing Home Stay**

This information is designed to assist residents and their families through the admission process and the stay in a nursing home. It is primarily addressed to family members of a nursing home resident.

## **The Nursing Home Admission**

A nursing home admission is a serious event. There are many forms that will need to be signed. Read the nursing home contract carefully. Ask the administrator to explain anything you do not understand before you sign any contract or agreement. Make sure that you understand what items are included in the nursing home charges. Clarify specifics, such as telephone, television, therapies, bed hold policies, and transportation. Discuss how a change in payer source might change things. Keep the contract in a safe place so you can refer to it in the future. It is important to feel as comfortable with your decision as possible.

## **Nursing Home Charges**

Some nursing homes include more items in their basic charges than others do. "Basic charges" generally cover room and board, but might not include the cost of some services considered essential to daily living, such as disposable undergarments and nutritional supplements. Sometimes, items included in the basic services depend upon the payment source. For example, laundry services are included if Medicaid is the payer, but it might not be included for a self-pay resident. Besides basic plans, most nursing homes offer various rate plans. Rates are dependent on the complexity of care, the special needs of the residents, the type of room (i.e. private or semi-private), and the amenities offered. You should ask questions and request an itemized list of all charges.

## Methods of Payment

Not all nursing homes accept all forms of payments. Furthermore, some nursing homes are limited in the number of beds available for a particular payment form. Be sure you fully understand the benefits provided by any program that may help cover the costs of nursing home care.

**Medicare:** Medicare is a Federal program that serves people 65 and older and those with certain disabilities, regardless of income. Qualified individuals are automatically enrolled in Medicare Part A, but must apply to become eligible for Part B coverage. Medicare generally pays for the first twenty days in a nursing home following a hospital stay of at least three days. Medicare generally pays a portion of the nursing home bill (after the first 20 days) for up to 100 days per year. Medicare's coverage rules are complex. If you expect to rely on Medicare, contact your Medicare carrier's office for information. A facility must be Medicare certified before it can serve Medicare patients.

**Medicaid:** Medicaid is a state-administered medical assistance program that serves low-income families, those 65 and older, people who are blind, and people who are disabled. You must apply and qualify for Medicaid before you are eligible for Medicaid coverage. Schedule an appointment with your local Department of Children and Family Services' Medicaid Eligibility office to determine if you are financially eligible for Medicaid. Applicants must demonstrate that assets and income are below a maximum level, as well as other criteria in order to be eligible. Medicaid applicants must also meet medical eligibility for nursing home placement. Contact the Department of Elder Affairs' Comprehensive Assessment and Review for Long-Term Care Services (CARES) office to determine if you are medically eligible for nursing home placement under the Medicaid program. Be sure to check that the nursing home is enrolled in the Medicaid program and has Medicaid beds available.

**Private/Self-Pay:** Self-pay residents use their own resources to pay for nursing care. This is sometimes referred to as private pay. Even if another payer covers your nursing home bill, you might have to pay for a portion of the bill. This is referred to as a co-payment. You might have to pay for the nursing home during a short absence from the nursing home. This is referred to as a bed hold. Make sure you understand how much of the nursing home bill that you are responsible for paying with your own money.

**Insurance, HMOs, and Other Payers:** Some long-term care insurance, commercial insurance, commercial Health Maintenance Organization (HMO), Veteran's Administration, Workers' Compensation, and other programs cover nursing home stays. Plans vary widely. Although a nursing home might accept some of these payments, it might only accept payment from certain carriers. It is important to discuss details with the nursing home and your carrier, if you plan to rely on one of these policies.

## **Advance Directives**

Nursing homes must notify all new residents of their right to execute an advance directive. Advance directives clearly identify the extent of medical care that you wish to receive if you are unable to speak for yourself. They include living wills, durable powers of attorney; do not resuscitate orders (DNRs), and appointments of health care surrogates. Upon a new resident's admission, a health care facility must provide written information on their policies concerning advance directives. Documentation of any advanced directives must be included in the patient's medical record to be effective. You can find information about Advance Directives and printable forms online [here](#).

## **After the Nursing Home Admission**

Family members are expected to be involved in resident care and are encouraged to participate with the nursing home staff in developing the resident's care plan. Residents whose families are actively involved in their care often have a better opportunity for rehabilitation and a better quality of life. By law, family members must be allowed reasonable access to the facility regardless of posted visiting hours. The resident has the right to restrict visitor access, but the nursing home does not have the right to restrict access.

Family members who live too far away for regular visits can remain in contact with the nursing home resident. Nursing home residents have the right to send and receive mail and telephone calls. In some facilities, residents can send and receive e-mail. Keeping in contact will reassure the resident and can help protect a vulnerable resident, if there is a problem.

## **Activities While Visiting Family and Friends in a Nursing Home**

Here are some activities that you can do while visiting a nursing home resident. Obviously, your visit should be tailored to the resident's condition and preferences. By integrating an activity into your visit, you can make the time more enjoyable for both you and the resident. For health, safety, and security reasons, inform the nursing home staff of your visit and activity. This is especially important if you bring food or take the resident on an outing.

- Tour the facility. Walking with an older person or pushing a wheelchair will give opportunity for conversation and meeting other residents and staff.
- If the weather is nice, go sit outside.
- Play cards, checkers, or any other favorite games.
- Offer to read the newspaper, a book, a poem, scripture, a devotional, or open and read the mail (with permission).
- Bring a simple favorite food and share it with the resident, but be aware of special dietary needs and restrictions.
- Reminisce through pictures or other memorable items to initiate conversation about past events. This activity can give great pleasure to an individual and help them to affirm the importance of their life.
- Bring a family home movie, a video of a favorite movie, or a book reading on audiocassette.

- Sit quietly together, give a hug, and share a cup of coffee.
- Bring a pet if the older person likes animals.
- Attend an activity provided by the facility such as a sing-a-long or social event.
- Assist with writing a letter to family or friends living at a distance.
- Listen to music together.
- Take the resident for a car ride.
- Treat a resident to a manicure or a trip to the beauty/barber shop.

Residents and family members should be aware that each facility will have its own policies and procedures related to protecting resident property.

### **If You Suspect a Problem**

There are many ways to resolve a problem in a nursing home. You should first bring the problem to the attention of the nursing home administrator. It is the administrator's job to make sure your needs are met. If you are uncomfortable speaking to the nursing home administrator, call the Long-Term Care Ombudsman Council. The Long-Term Care Ombudsmen Council investigates and attempts to resolve complaints and problems in long-term care facilities. All complaints are kept confidential.

Another important telephone number is The Department of Children and Families' Florida Protective Services System Abuse Registry. The registry documents and investigates reports of abuse, neglect, or exploitation of elder adults, children under 18, and those who are developmentally disabled. See [Important Links and Numbers](#).

You can file a complaint against a nursing home facility licensed by the Agency for Health Care Administration by clicking [here](#). Additionally, the **Florida Health Care Complaint Portal** allows you to file a complaint against many types of health care providers in Florida.

### **The Licensure Inspection**

Florida nursing homes are licensed biennially and inspected by the Agency for Health Care Administration (AHCA) once every 6 to 15 months. When necessary, AHCA also investigates complaints against nursing homes. Inspections are unannounced and include a facility tour; interviews with residents, families, staff, visitors and volunteers; and a review of sample medical records, policies, and procedures. Different facilities are inspected on different days throughout the year.

If deficiencies are found, the facility has up to 10 days to submit a written plan of correction. AHCA conducts follow-up visits to monitor the facility's progress and to ensure that all deficiencies are corrected. Severe or uncorrected deficiencies can result in fines, a halt to new admissions (known as a moratorium), or closure of the facility.

By law, nursing homes are required to post their most recent inspection report. Copies of these reports are available from [AHCA](#) or the Long-Term Care Ombudsman Council.

## **Determining if a Nursing Home is the Most Appropriate Setting**

You should discuss your needs and options for long-term care with many trusted people including your primary care physician. A doctor must authorize a nursing home admission and sign the care plan. Take advantage of a free CARES assessment or call the Long-Term Care Ombudsman Office, if you think that another type of long-term service might better suit your needs. See [Important Links and Numbers](#).

## **Alternatives to Nursing Homes**

Nursing homes are often thought of as the only option when seeking long term care services. However, there are alternatives available that may provide a more appropriate level of care and promote independent living. The Department of Elder Affairs administers the Comprehensive Assessment and Review for Long-Term Care Services (CARES) program. It provides free assessments to determine medical eligibility for nursing home care and community-based alternatives. If you are unsure about which long-term care service is the most appropriate for your needs, contact your local CARES office. The Long-Term Care Ombudsman office can also assist you and provide information about long-term care services. See [Important Links and Numbers](#). More information can be found in the [Long Term Care](#) guide.

The following is a summary of alternative services to nursing homes listed from the lowest intensity to the highest level of care:

### **Community Based Options**

Alternative community housing arrangements include retirement communities, continuing care retirement communities (CCRCs), and senior-oriented apartment complexes. Community-based services include Meals-on-Wheels, congregate meal sites, homemaker services, and simple friendly visits.

In addition, many nursing homes and assisted living facilities (ALFs) provide respite care. Respite care is a short stay (normally no more than two weeks) that allows the home caregiver a break from caring for someone who needs constant supervision. Senior centers, universities, religious institutions, and many private and charitable entities provide program options that enable seniors and disabled individuals to remain physically and mentally active in the community.

### **Homemaker and Companion Agencies**

Homemaker and companion agencies provide individuals to aid elderly and disabled individuals with general tasks. Homemakers provide assistance with routine household activities, such as cooking and cleaning. Companions provide assistance during trips and outings and may prepare and serve meals. By law, homemakers and companions may not provide hands-on personal care to a client, such as assistance in bathing or undergarment changing. They may not dispense medications.

Homemaker and companion agencies must be registered by the state of Florida and include their registration number in public advertisements. Some individual homemakers and companions are employees of agencies. Some are contracted agents. Individual homemakers and companions are required to undergo criminal history checks. Complaints against the agencies may be investigated by the state of Florida, but the individuals are not licensed or inspected by the state.

### **Continuing-Care Retirement Communities (CCRCs)**

Continuing Care Retirement Communities, also called Life-Care Communities, offer different levels of care based on the needs of the individual or couple. The care level ranges from an independent living apartment or house to skilled nursing in an affiliated nursing home. CCRC residents are guaranteed care for the rest of their lives. The CCRC residents move from one setting to another based on their needs but continue to remain a part of their CCRC community. Many Continuing Care Retirement Communities have an entrance fee prior to admission as well as a monthly charge. AHCA licenses and inspects the nursing facilities, assisted living facilities, or home health agencies that may be part of a CCRC. The Department of Financial Services regulates the CCRC contracts.

### **Licensed Nurse Registries**

Nurse registries act as employment agencies between an individual patient and nurses, nursing assistants, home health aides, companions and homemakers for services in the patient's home. Each individual health care worker is contracted with the registry. Nurse registries provide nursing care services, but they are not licensed to provide physical therapy or other therapy services or medical equipment services. Unlike home health agencies, licensed nurse registries are not required to carry liability insurance. As the name implies, all licensed nurse registries must be licensed by the state of Florida and must include the nurse registry license number in public advertisements.

### **Home Health Agencies**

Home health agencies deliver health and medical services and medical supplies through visits to private homes, assisted living facilities (ALFs), and adult family care homes. Some of the services include nursing care, physical therapy, occupational therapy, respiratory therapy, speech therapy, home health aide services, and nutritional guidance. Medical supplies are restricted to drugs and biologicals prescribed by a physician. Along with services in the home, an agency can also provide staffing services in nursing homes and hospitals. Home health agencies are required to be licensed and inspected by the state of Florida.

### **Adult Day Care Centers**

Adult day care provides a protective setting that is as noninstitutionalized as possible. Adult day care centers offer therapeutic programs of health services and social activities such as leisure activities, self-care training, rest, nutritional services, and respite care for a portion of a day. Some nursing homes provide adult day care services. Adult day care centers are required to be licensed and inspected by the state of Florida.

## **Adult Family-Care Homes**

An adult family-care home provides a full-time, family-type living arrangement in a private home for up to five aged or disabled people who are not related to the owner. The owner lives in the same house as the residents and provides housing, meals, and personal services; however, services vary. Adult family care homes are required to be licensed and inspected by the state of Florida.

## **Assisted Living Facilities**

An assisted living facility (ALF) provides housing, meals, and personal services. ALF services vary greatly in the types of residents served. For example, some accept residents who need assistance in bathing, others do not. All ALFs are required to be licensed and inspected by the state of Florida. Some ALFs are specially licensed to provide extended congregate care (ECC). This allows the ALF to care for residents as they become frailer in order for the resident to age in place. Some ALFs are specifically licensed to provide limited nursing services and/or limited mental health services.

## **Hospice**

Hospice services emphasize comfort measures rather than aggressive curative treatment. Hospice provides a coordinated program of professional services, including pain control and counseling for patients who have a prognosis of six-months or less to live. Counseling and support for the family members and friends of the terminally ill patient are also provided. Hospice services are predominately provided in the patient's home. However, the services are also available in ALFs and nursing homes. Hospice providers are required to be licensed and inspected by the state of Florida.

## **Nursing Homes**

A nursing home provides nursing care, personal care, and custodial care to people who are ill or physically infirm. Nursing homes are freestanding, which means that they are not part of a hospital. Some nursing homes are part of a continuing care retirement community (CCRC) and are governed through special contracts. Nursing homes are licensed and regularly inspected by AHCA. Find quality information to help you compare nursing homes on the Nursing Home Guide page.

## **Skilled Nursing Units**

Skilled Nursing Units (SNUs) are based in hospitals. They typically provide only short term care and rehabilitation services. Some SNUs are located inside the hospital, and some are located in a separate building. The skilled nursing unit is licensed as part of the hospital. They are regularly inspected by AHCA.



## Financial Resources

Residency in a nursing home can be paid with private funds, long-term care insurance, or a person might qualify for help from government programs.

Often people do not know that Medicare does not pay for long-term residency in a nursing home. Medicare may cover a limited number of days, but only if you require some form of skilled care (nursing and/or rehabilitation), only after you have had at least a three day hospital stay, and other requirements. Depending on your length of stay you may be responsible for a co-payment. Speak with Medicare or the nursing home concerning these requirements. Additionally, if you are in a Medicare health plan you need to ask the health plan which nursing homes are in the plan and if you need to notify the health plan prior to admission. The nursing home has to be certified for Medicare and have Medicare beds available.

The Florida Medicaid Program does cover nursing home care for those who qualify for Medicaid coverage and who meet the criteria for nursing home care. A person may initially need to pay with their own funds, if the person does not qualify for Medicaid when they first enter a nursing home, or if they exhaust their coverage under Medicare or another form of insurance. When the person has spent down their own funds or no longer has another type of coverage, they might then qualify for Medicaid. The nursing home has to be certified for Medicaid and have Medicaid beds available.

If the person is married and the spouse continues to live in their home, Medicaid takes this into consideration in determining eligibility for the nursing home resident, to assure the independent spouse can continue to have funds for his or her living needs.

The following contacts can help you learn more about Medicare, Medicaid, and other possible resources:

**Medicaid:** The Florida Medicaid Program covers mostly seniors, disabled adults, children, and pregnant women who meet the eligibility requirements. The Florida Department of Children and Families takes applications and determines who is eligible for Medicaid. Call the toll-free number (866) 762-2237 or view [MyFlorida.com/accessflorida](http://MyFlorida.com/accessflorida).

**Medicare:** Medicare covers people 65 years or older, some disabled persons who meet the eligibility requirements, and people with end-stage kidney disease. For more information call the toll-free number (800) 633-4227 or TTY (877) 486-2048 or view [Medicare.gov](http://Medicare.gov).

**Long-term Care Insurance:** Long-term care insurance is paid for with private funds. If you have a long-term care insurance policy, or are considering buying one, find out exactly what it covers, under what conditions you can receive coverage, any restrictions that might apply, and what you need to do when coverage is needed. The Florida Department of Financial Services regulates insurance in Florida. For questions or to



request their consumer brochures, call the toll-free number (877) 693-5236 or (850) 413-3089 or view [MyFloridaCFO.com](http://MyFloridaCFO.com).

**Department of Veterans Affairs (VA):** Veterans may qualify for care in a nursing home operated by the VA or in a nursing home that has a contract with the VA. For more information, call the Florida Department of Veterans' Affairs at (727) 319-7400 or view [FloridaVets.org](http://FloridaVets.org). Or view the website for the U.S. Department of Veterans Affairs at [VA.gov](http://VA.gov).

**Health Insurance and Health Plans:** Your health insurance or health plan may cover a stay in a nursing home. Contact your insurance provider to ask about the coverage they offer, under what circumstances a person can receive coverage, and for what length of time.

**Workers' Compensation:** If you are injured on the job and need nursing home care it is possible workers' compensation would provide some coverage. To learn more call the Florida Department of Financial Services toll-free number (877) 693-5236 or view <http://www.myfloridacfo.com/division/wc/>.

**SHINE Program:** The SHINE Program serves seniors and people with disabilities and provides counseling on Medicare, Medicaid, long-term care insurance, prescription assistance programs, and other health insurance issues. To learn more call the Florida Department of Elder Affairs toll-free number (800) 963-5337 or view [FloridaShine.org](http://FloridaShine.org).

## Important Links and Numbers

### Agency for Health Care Administration (AHCA)

- To file a complaint against a facility call the toll-free number (888) 419-3456 or complete a [complaint form](#) online. To file a complaint against all types of health care providers in Florida, visit the **[Florida Health Care Complaint Portal](#)**.
- Find facilities, licensure information, mapping directions and much more at [FloridaHealthFinder.gov](http://FloridaHealthFinder.gov)
- **[Health Quality Assurance \(HQA\) Field Offices](#)** - This division of the Agency licenses and regulates the health care facilities in Florida including nursing homes, assisted living facilities, hospices, hospitals and home health agencies.

**Department of Children and Families (DCF)** –DCF takes applications and determines who is eligible for Medicaid, Medicaid waiver programs, and Optional State Supplementation (OSS). Call them toll-free at (866) 762-2237 or visit [MyFlorida.com/accessflorida](http://MyFlorida.com/accessflorida).

- **Florida Abuse Hotline** – To report abuse, neglect, or exploitation of children, elderly, or adults with a disability call the toll-free Abuse Hotline at (800) 962-

2873 or TDD (800) 453-5145, or visit [MyFLFamilies.com/service-programs/abuse-hotline](http://MyFLFamilies.com/service-programs/abuse-hotline)

- **Florida Protective Services System Abuse Registry** - This system documents and investigates reports of abuse, neglect or exploitation of elder adults, children under 18 years of age and those who are developmentally disabled. You can contact the abuse registry at (800) 96-ABUSE or (800) 962-2873.
- **The Institutional Care Program (ICP)** – This Medicaid program helps people in nursing facilities pay for the cost of their care plus provides general medical coverage. Eligibility for the ICP is determined by DCF and is administered under state and federal guidelines. For information or to apply for benefits visit [MyFlorida.com/accessflorida](http://MyFlorida.com/accessflorida) or request a paper application by calling (866) 762-2237.
- **Mental Health** – Includes information and referral to outpatient and resident care for mental health treatment. Visit [MyFLFamilies.com/service-programs/mentalhealth](http://MyFLFamilies.com/service-programs/mentalhealth)

**Department of Elder Affairs (DOEA)** – Contact DOEA for information on memory disorder clinics, demographic profiles on elders, legal assistance, elder abuse prevention, disabilities, mental health, relocating to Florida, information for caregivers, senior employment, guardianship, volunteerism, and disaster preparedness. Call them toll-free at (800) 963-5337 or TDD (800) 955-8771 or visit [ElderAffairs.state.fl.us](http://ElderAffairs.state.fl.us).

- **[Area Agencies on Aging Offices](#)** – Provides information and assistance about state and federal benefits, and available local programs and services.
- **[CARES](#)** - The Comprehensive Assessment and Review for Long-Term Care Services (CARES) program is Florida's federally mandated pre-admission screening program for nursing home applicants. An assessment of each client identifies long-term care needs, establishes the appropriate level of care (medical eligibility for nursing facility care) and recommends the least restrictive, most appropriate placement.
- **Elder Care Services Helpline** – For referrals to health care facilities or other elder service. Call toll-free at (800) 963-5337 or TDD (800) 955-8771.
- **Long-Term Care Ombudsman Council** – Helps residents who live in assisted living facilities, adult family care homes, and nursing homes with their concerns and civil rights. Call them toll-free at (888) 831-0404 or (850) 414-2323, or visit [Ombudsman.MyFlorida.com](http://Ombudsman.MyFlorida.com).
- **[SHINE](#)** (Serving Health Insurance Needs of Elders) – SHINE is for seniors and people with disabilities and provides counseling to seniors about health insurance, including Medicare, Medicaid and prescription drug.

## Department of Financial Services

- **Consumer Services** - The Department of Financial Services' Consumer Services can provide booklets covering a wide assortment of insurance issues—including long-term care and Medicare supplement insurance. Consumer Services can also answer questions about insurance companies and help mediate consumer problems/complaints with insurance companies. Contact them at 1-877-693-5236 or at <http://www.myfloridacfo.com/sitepages/agency/sections/consumerservices.aspx>.

## Centers for Medicare and Medicaid Services (CMS)

- **Medicare and Medicaid Fraud** - Any Medicare or Medicaid beneficiary that suspects fraud or waste (such as inappropriate payments and overuse of services in nursing homes) may report it (800) HHS-TIPS or (800) 447-8477. You can find more information on this at <http://www.medicare.gov/forms-help-and-resources/report-fraud-and-abuse/fraud-and-abuse.html>.
- **Medicare Hotline** - The Medicare Hotline can be reached at (800) 633-4227 or at <http://www.medicare.gov/>. On this website you can order or download the CMS booklet, “Guide to Choosing a Nursing Home” which provides additional information on choosing the best nursing home for the needs of the resident.

## Other Resources

**Assisted Living Facilities and Adult Day Care Homes** - Find information on assisted living in Florida, including a list of facilities, funding programs and what to look for in choosing a facility at <http://floridaaffordableassistedliving.org/index.html>.

**Disability Rights Florida** - This is a non-profit organization that provides protection and advocacy service in Florida. Visit them at [www.DisabilityRightsFlorida.org](http://www.DisabilityRightsFlorida.org) or call them toll-free at (800) 342-0823.

## Additional Consumer Guides Include:

[A Patient's Guide to a Hospital Stay](#)  
[Assisted Living in Florida](#)  
[End-of-Life Issues – A Practical Planning Guide](#)  
[Health and Human Services Programs](#)  
[Health Care Advance Directives](#)  
[Home Health Care in Florida](#)  
[Long-Term Care](#)  
[Patient Safety](#)  
[Understanding Prescription Drug Costs](#)

Note: This is not designed to offer medical or legal advice. Please talk with your doctor for medical advice and an attorney for legal advice.

Information is current as of September 2016.

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