

Home Health Care in Florida Introduction

This guide contains information about health care services provided in the home. Such services may be needed during recovery after a hospital stay or to help a disabled or elderly person live independently in their own home.

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Home Health Care Services

Health care services offered in the home may include:

- Nursing care
- Physical, occupational, respiratory or speech therapy
- Home health aide services
- Medical social services
- Nutritional counseling
- Medical equipment and supplies
- Homemaker/companion services

Home Health Care Providers

Home health care providers include companies and independent health care professionals. Listed below are types of home health care providers that are licensed or registered by the Florida Agency for Health Care Administration to provide services in the home, as well as information on independent health care professionals. You can find a list of these companies on [FloridaHealthFinder.gov](#) by using the [Facility Locator](#).

Home Health Agencies

Home health agencies provide nursing care; physical, speech, occupational, respiratory and IV therapy; home health aide and homemaker/companion services; nutritional guidance; and medical social services in the patient's home or place of residence.

Nurse Registries

Nurse registries arrange for nurses, certified nursing assistants (CNAs), home health aides, or homemakers/companions to provide services to patients in their home or place of residence.

Hospices

Hospices provide nursing, physician, social work, pastoral services, nutritional counseling and bereavement counseling (dealing with the grief of death and dying) for terminally ill patients and their families. Additional services may include: physical, occupational, speech, and massage therapy; home health aide and homemaker/companion services; home medical equipment and supplies; and respite services (temporary relief for the caregiver). Hospice staff are especially trained to help the patient and family members who are dealing with death and dying. These services are provided in the patient's home or place of residence, a hospital, a nursing home, an assisted living facility, or an inpatient hospice facility.

Home Medical Equipment Providers

Home medical equipment providers sell or rent home medical equipment and services for use in a patient's home or place of residence. Equipment includes, though is not limited to, oxygen, respiratory equipment and customized wheelchairs. Services include delivery, set up, instruction and maintenance of equipment. A home health agency or hospice can also provide this service.

Homemaker/Companion Services

Services provided by homemakers and companions include housekeeping, meals, shopping, and trips outside the home. These services can also be offered by a home health agency, nurse registry, or hospice.

Independent Health Care Professionals

An individual health care professional may provide health care services in the home, within the scope of his or her state license or registration, or within his or her training. Health care professionals can include registered nurses (RNs); licensed practical nurses (LPNs); physical, occupational, respiratory, and speech therapists; certified nursing assistants (CNAs); home health aides; and homemakers/companions.

If you employ an independent health care professional, you should ask them who will be responsible to pay household employment taxes, income withholding taxes, and unemployment taxes. If he or she does not pay these taxes, you may be required to pay them.

When a Patient Receives Skilled Services

The Florida law includes the following requirements for those home health care companies that serve patients who need skilled services. Skilled services are provided by a nurse or by a physical, speech, occupational, or respiratory therapist.

- If a patient is receiving skilled services the patient's doctor must sign a treatment order, stating the services needed. Then a plan of care must be created, giving details of how the care will be given (sometimes a plan of care is called a POC or a plan of treatment). A plan of care is not required for people receiving home health aide services without a treatment order or for those receiving only homemaker/companion services.
- A patient has the right to be a part of the planning of his or her care and to receive, upon request, a copy of the plan of care.
- For patients receiving skilled services, a health care professional licensed to perform these services must do an assessment of the patient's condition.
- The plan of care must be reviewed at certain times by the patient's doctor, and the care must be coordinated and supervised by the home health care provider. These requirements vary depending on the provider offering the services, so ask the provider and your doctor what to expect.

Choosing a Home Health Care Provider

The following are some suggestions in choosing a home health care provider.

- You may want to talk with two or more home health care providers to find one that meets your needs. You may also want to talk with your doctor about your choice.
- If you need nursing care, therapy, home health aide services, or home medical equipment, discuss this with your doctor. The doctor may write a treatment order for your care. If you have a treatment order, the cost might be paid by your private insurance or by Medicare or Medicaid, if you and the home health care provider are eligible.
- If you need help with bathing, dressing, feeding, or other types of personal care, but you do not need any other medical care, you may want to talk with your doctor about this, or you can arrange these services yourself. A home health aide or certified nursing assistant (CNA) would provide these services (a homemaker/companion cannot provide these services).

Most often these services would be paid with your own money. For possible assistance, check with your insurance company, the [Department of Children and Families](#), [Department of Elder Affairs](#), or [Agency for Persons with Disabilities](#).

If you need someone to help you with shopping, meals, household chores, or driving, these services can be provided by a homemaker/companion. Most often these services would be paid with your own money. For possible assistance, check with your insurance company, the [Department of Children and Families](#), [Department of Elder Affairs](#), or [Agency for Persons with Disabilities](#) about their programs.

- You can use [Facility Locator](#) on [FloridaHealthFinder.gov](#) to find a home health care provider in your area. After you have a provider or list of providers on the website, click on a provider name to find the address, phone number, and driving directions. The profile page also includes the administrator and owner, emergency actions (where applicable), and a link to inspection reports.

Additionally, the profile page for home health, hospice, and homemaker/companion will list the counties they serve; home health will also list if it is Medicare or Medicaid certified; and home medical equipment will list the type of equipment they provide. You can also choose to search for these particular categories in your search option on the first page of Facility Locator by clicking Advanced Search before clicking the Search button.

- To find out about Medicare eligibility, contact Medicare. For Medicaid eligibility contact the Department of Children and Families. Further information about these programs is listed under the [Medicare and Medicaid](#) section.

What to Ask the Home Health Care Provider

Following are topics you might want to ask the provider about, along with any other questions you may have.

- Ask what services will be provided.
- Ask for a written description of fees and ask how billing will be handled.
- Tell the home health care provider if you have insurance and ask if they will submit bills to your insurance company. If you are covered by Medicare and/or Medicaid, ask if the provider is eligible to bill one or both of them.
- Ask for proof of current liability insurance. (Homemakers/companions are not required to carry liability insurance.)
- If you are receiving skilled services or are on life-support equipment, the home health care provider is required to be on-call 24-hours a day, 7 days a week. Be sure the provider gives you their 24-hour phone number. If you are receiving only non-skilled services or equipment that is not life supporting, the provider should give you the phone number where you can call during regular service hours.
- Ask about who you should contact in the company if you have a complaint or problem with the service. You also have the right to file a complaint with the [Agency for Health Care Administration](#) through the toll-free number (888) 419-3456.
- The local offices of the [Florida Division of Emergency Management](#) maintain a Special Needs Registry for patients who will need help with evacuation and sheltering during a disaster, like a hurricane. This is for special needs patients who have a physical or mental

condition that requires medical oversight during evacuations. If this describes your situation, ask the home health care provider to help you register with the Special Needs Registry.

- Ask for references.

Medicare and Medicaid

Conditions that usually need to be met in order to get Medicare or Medicaid home health benefits include the following:

- To qualify for [Medicare](#) you must be 65 years or older, disabled or with end-stage kidney disease. To qualify for [Medicaid](#) you must meet low-income requirements. Medicaid covers mostly children, pregnant women, disabled adults, and seniors.
- All hospices serve Medicare and Medicaid patients. Home health agencies and home medical equipment providers may or may not have a Medicare and/or Medicaid provider number, so if you are eligible for Medicare and/or Medicaid ask the company if they are eligible too. Some nurse registries may be able to serve clients on certain Medicaid waiver programs. Homemaker/companion companies are not eligible for Medicare or Medicaid.
- For Medicare coverage of home health services you must be under the care of a doctor, be homebound, need skilled nursing care, physical therapy, speech therapy, or have a continuing need for occupational therapy. “Home” can be a house, apartment, assisted living facility, or adult family-care home. When you leave home, it is for infrequent or short time periods, such as a doctor’s appointment. For further information contact [Medicare](#).
- To apply for Medicaid contact the [Department of Children and Families](#). For information on Medicaid view the [Florida Medicaid](#) website at the Agency for Health Care Administration or contact the Agency’s [Area Medicaid Office](#) that serves your county.
- Services must be on a part-time basis (not 24 hours).
- Your doctor must sign a treatment order for you to receive care. However, some of the Medicaid waiver programs do not require a doctor’s treatment order.

Medicaid Waiver Programs

In addition to the regular Medicaid program there are a variety of Medicaid Waiver programs that target certain populations, including disabled adults, elderly, brain and spinal cord injured, developmentally disabled, and AIDS patients, among others. The following state agencies administer waiver programs: [Department of Elder Affairs](#), [Agency for Persons with Disabilities](#), [Department of Health](#), [Agency for Health Care Administration](#), and the [Department of Children and Families](#).

What Is Not Covered by Medicare

- Help with bathing, dressing, feeding or other types of personal care unless skilled services are also ordered
- 24-hour care at home
- Meals delivered to your home
- Homemaker/companion services

Other Resources and Information

Health Insurance and Long-Term Care Insurance

Talk with your health insurance plan to learn what kind of home health care services your plan might cover. If you have long-term care insurance, or are thinking about buying this type of insurance, find out exactly what it covers, under what conditions you can receive coverage, any restrictions that may apply, and what you need to do when coverage is needed.

The Florida Department of Financial Services regulates insurance in Florida and provides consumer publications on health insurance, long-term care insurance, and other types of insurance. For further information call the toll-free number (877) 693-5236 or visit the [Department of Financial Services](#) and the [Office of Insurance Regulation](#).

Florida Department of Elder Affairs

- The Department of Elder Affairs offers a variety of programs for seniors. To learn more about the programs listed below and other programs call the toll-free number (800) 963-5337 or visit the [Department of Elder Affairs](#).
- Older Americans Act (OAA) - Provides homemaking services, home-delivered meals, medical transportation, home health aide, adult day care, and other services. The OAA is for people 60 years or older, especially those in economic or social need.
- Community Care for the Elderly - Provides homemaking, home-delivered meals, and personal care services to frail elders, age 60 and older. Eligibility is based, in part, on a person's inability to perform certain daily tasks needed for independent living, such as meal preparation, bathing, or grooming.
- Home Care for the Elderly - Provides some financial help so relatives can keep a low-income elder in their own home or in the home of a caregiver. A participant must be at risk of nursing home placement and be 60 years or older.
- CARES (Comprehensive Assessment and Review for Long-Term Care Services) – Provides evaluation of seniors or people with a disability who need long term care services, to see what level of care they need. It also provides help in getting in-home and community services to avoid nursing home care. Call the toll-free number (800) 963-5337 or view the [CARES](#) website at the Department of Elder Affairs.

- SHINE Program – Serves seniors and people with a disability and provides counseling on health insurance, Medicare, Medicaid, long-term care insurance, prescription assistance programs, and other health insurance needs. Call the toll-free number (800) 963-5337 or view the [Florida Shine](#) website at the Department of Elder Affairs.

Florida Agency for Persons with Disabilities

The Agency for Persons with Disabilities helps people who have developmental disabilities and their families, including supportive living and Medicaid Waiver. Call the toll-free number (866) 273-2273 or visit the [APD website](#). The website includes a list of the district offices.

Additional Consumer Guides Include:

[A Patient's Guide to a Hospital Stay](#)

[Assisted Living in Florida](#)

[End-of-Life Issues – A Practical Planning Guide](#)

[Florida Medicaid](#)

[Health and Human Services Programs](#)

[Health Care Advance Directives](#)

[Nursing Home 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.

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If you have comments or suggestions, please call (850) 412-3730.