

## Home Health Care in Florida

The Florida Agency for Health Care Administration (AHCA) is designated as the chief health policy and planning entity for the state and licenses and regulates health care facilities and health maintenance organizations (HMOs) across the state. AHCA also administers the Medicaid program that provides health care to Florida's low-income and disabled citizens. AHCA's mission is better health care for all Floridians. To help achieve this mission, AHCA publishes the *Consumer Awareness Series*, a variety of brochures to help the public in making informed health care decisions.

This brochure provides information about health care available in the home. Other resources to help you find the health care services you need include your doctor, your insurance company, and the contacts listed in the Resource Directory at the back of this brochure.

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

**Information in this brochure is current as of June 2009.**

## **Introduction**

This brochure 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.

Topics included in this brochure include:

- Services that are offered
- Home health care providers that offer these services
- Requirements when providing skilled services
- Tips for choosing a home health care provider
- Medicare, Medicaid, other resources and information

## **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 (AHCA) to provide services in the home. You can find a list of these companies on the AHCA website [www.FloridaHealthFinder.gov](http://www.FloridaHealthFinder.gov) (click “Find Facilities”).

### **Home Health Agencies**

Home health agencies provide nursing care; physical, speech, occupational, respiratory and IV therapy; home health aide and homemaker/companion services; home medical equipment; 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, and 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). The staff is specially 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, or a 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. However, you are not required to use a provider recommended by your doctor or hospital.
- If you need nursing care, therapy, home health aide services, or home medical equipment, discuss this with your doctor. The doctor might 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 (See the "Medicare and Medicaid" section of this brochure).
- If you need help getting a bath 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 help, check with your insurance company, Medicaid, your local office of the Florida Department of Children and Families, Florida Department of Elder Affairs, or Florida Agency for Persons with Disabilities about their programs (See the Resource Directory in this brochure).

- 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 help, check with your insurance company, your local office of the Department of Children and Families, Department of Elder Affairs, or Agency for Persons with Disabilities about their programs (See the Resource Directory).

- To locate a home health care provider in your area: check the phone book yellow pages, the website [www.FloridaHealthFinder.gov](http://www.FloridaHealthFinder.gov) (click “Find Facilities”), or call the Department of Elder Affairs (See the Resource Directory).
- 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 of this brochure.

### **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.

- You can ask the home health care company to show you their current Florida license or registration.

Independent licensed health care professionals can show you their professional license. You can also check a professional license on the Florida Department of Health website [www.FLHealthSource.com](http://www.FLHealthSource.com).

Independent home health aides and certified nursing assistants (CNAs) can show you a training certificate. Independent homemakers/companions are not required to have a training certificate.

- 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 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 be low-income, aged, blind, or disabled, and meet certain eligibility requirements. See the Resource Directory for contact information.
- The home health care provider must have a Medicare or Medicaid provider number. 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 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 (See the Resource Directory).
- For information on Medicaid requirements, contact the local Medicaid Office of the Agency for Health Care Administration (See the Resource Directory).
- Services must be on a part-time basis (not 24 hours).
- Your doctor must sign a treatment order for you to receive care. 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. For eligibility requirements contact your local office of the Department of Children and Families.

### **What Is Not Covered by Medicare**

- Help getting a bath and 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 (DFS) 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 DFS toll-free number (800) 342-2762 or view their website [www.fldfs.com](http://www.fldfs.com).

### **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 Elder Care Helpline toll-free number (800) 963-5337 or view their website <http://ElderAffairs.state.fl.us>.

- 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 (800) 963-5337 or view <http://elderaffairs.state.fl.us/english/cares.php>.
- SHINE Program (Serving Health Insurance Needs of Elders) - Provides counseling to seniors or people with a disability regarding health insurance, and is available in most counties. SHINE counselors can answer questions about the health coverage requirements of insurers or government programs. Call (800) 963-5337 or view [www.FloridaShine.org](http://www.FloridaShine.org).

### **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. You can view the agency's website at <http://apd.MyFlorida.com> or call the toll-free number (866) 273-2273. The website includes a list of the district offices or look in your local phone book for contact information.

### **Clearinghouse on Disabilities**

The Clearinghouse on Disabilities at the Florida Department of Management Services provides information and referral to state and community programs for disabled persons. You can call their toll-free number (877) 232-4968 (voice and TTY).

## **Resource Directory**

### **Administration on Aging**

U.S. Department of Health and Human Services  
[www.aoa.gov](http://www.aoa.gov)  
(202) 619-0724  
(800) 677-1116 (Elder Locator)

### **Area Agencies on Aging**

<http://ElderAffairs.state.fl.us/english/aaa.php>

### **Division of Emergency Management**

Florida Department of Community Affairs  
[www.FloridaDisaster.org](http://www.FloridaDisaster.org)  
Check phonebook for local listing.

### **Florida Agency for Health Care Administration**

<http://ahca.MyFlorida.com> or [www.FloridaHealthFinder.gov](http://www.FloridaHealthFinder.gov)  
Home Care Unit (850) 414-6010  
Information and Complaints (888) 419-3456

### **Florida Agency for Persons with Disabilities**

<http://apd.MyFlorida.com>  
(866) 273-2273

### **Florida Department of Children and Families**

[www.MyFlorida.com/cf\\_web](http://www.MyFlorida.com/cf_web)  
Check phone book for local listing.

### **Florida Department of Elder Affairs**

<http://ElderAffairs.state.fl.us>  
Elder Helpline (800) 963-5337

### **Florida Department of Financial Services**

[www.fldfs.com](http://www.fldfs.com)  
(800) 342-2762

**Florida Hospices and Palliative Care, Inc.**

[www.FloridaHospices.org](http://www.FloridaHospices.org)

(850) 878-2632 or (800) 282-6560

**Home Care Association of Florida**

[www.ahhif.org](http://www.ahhif.org)

(850) 222-8967

**Medicaid**

- To apply for Medicaid  
Florida Department of Children and Families  
[www.MyFlorida.com/cf\\_web](http://www.MyFlorida.com/cf_web)  
Check phone book for local listing.
- For information on Medicaid services  
Florida Agency for Health Care Administration  
<http://ahca.MyFlorida.com>

**Medicare**

[www.Medicare.gov](http://www.Medicare.gov)

(800) 633-4227 or TTY (877) 486-2048

**National Association for Home Care and Hospice**

[www.nahc.org](http://www.nahc.org)

(202) 547-7424

**National Council on Aging**

[www.ncoa.org](http://www.ncoa.org)

(202) 479-1200

**National Hospice and Palliative Care Organization**

[www.nhpco.org](http://www.nhpco.org)

(703) 837-1500

**Additional consumer brochures include:**

- A Consumer's Guide to Health and Human Services Programs
- A Patient's Guide to a Hospital Stay
- Assisted Living in Florida
- Emergency Medical Care
- End-of-Life Issues – A Practical Planning Guide
- Florida Medicaid – A Reference Guide
- Health Care Advance Directives (available only online)
- Long-Term Care
- Patient Safety

- Understanding Prescription Drug Costs

For additional copies of this brochure, please contact the toll-free number (888) 419-3456. To view or print any brochure in the *Consumer Awareness Series*, please visit [www.FloridaHealthFinder.gov](http://www.FloridaHealthFinder.gov).

This brochure may be copied for public use. Please credit the Agency for Health Care Administration for its creation.

If you have comments or suggestions, please call (850) 922-5771.

The Agency for Health Care Administration established the following websites to help Florida residents be well informed health care consumers.

[www.FloridaHealthFinder.gov](http://www.FloridaHealthFinder.gov)

This website provides search tools to compare hospitals, ambulatory surgery centers, emergency rooms, health plans, and nursing homes. The site includes the A.D.A.M. Health Encyclopedia with thousands of articles and illustrations. The site also provides a list of health care facilities; information about insurance, medications, seniors, medical conditions, and resources for the uninsured; consumer publications; information for health care professionals; and much more.

[www.MyFloridaRx.com](http://www.MyFloridaRx.com)

This website provides pricing information for the top most commonly used prescription drugs in Florida.

[www.fhin.net/eprescribe](http://www.fhin.net/eprescribe)

Some doctors can send a drug prescription electronically to the pharmacy. To learn more visit the website or ask your doctor about e-Prescribing.

<http://ahca.MyFlorida.com>

This website includes information on health care facility regulation and licensing, the Florida Medicaid program, managed care (HMOs), and other topics related to the Agency for Health Care Administration.