



Care at Home

Receive health care services at home in Florida



CONTACT AHCA



FloridaHealthFinder



888-419-3456



2727 Mahan Drive

Tallahassee, Florida 32308

OUR MISSION

Our mission is “Better Health Care for All Floridians.” As champions of that mission, we are responsible for the administration of the Florida Medicaid program, licensure and regulation of Florida’s health facilities and providing information to Floridians about the quality of care they receive.



What Is Home Care?

Home care means receiving health services in your own home. You may need care:

- After leaving the hospital
- To manage a disability
- To help an elderly person live independently

Services range from nursing and therapy to help with bathing, chores, and medication.

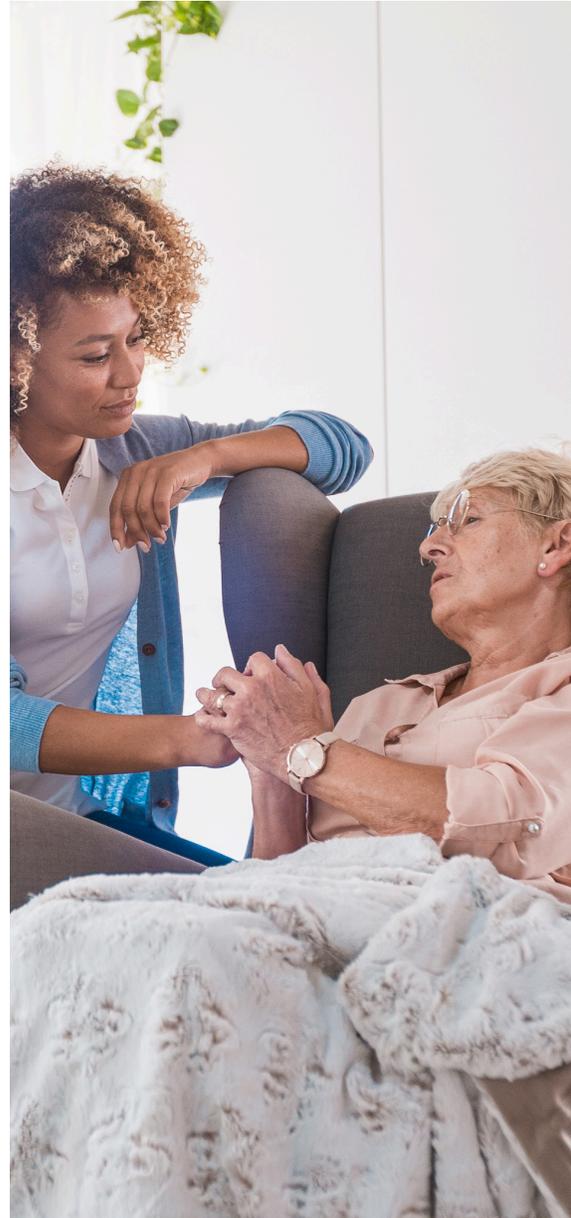
What Services Can Be Provided at Home?

Common Services Include:

- Nursing care
- Therapy
- Home health aide help
- Medical equipment
- Homemaker or companion services
- End-of-life care
- Nutrition and social work support

What's Inside this Guide:

- Types of Home Care Providers in Florida
- What to Know About Skilled Services
- How to Choose a Home Care Provider
- Paying for Home Care
- Resources & References





Types of Home Care Providers in Florida

Home Health Agencies

These agencies provide multiple services, medical supervision, and help coordinating care. They are best suited for individuals recovering from surgery or managing ongoing health needs. Services include:

- Skilled nursing
- Therapy
- Personal care
- Homemaker/companion services
- Medical social work
- Nutrition
- Durable medical equipment

Nurse Registries

Connect with nurses and aides for flexible, personalized support at home. You choose who helps you, and you are responsible for overseeing and coordinating your care. These helpers are independent, not employees of the registry. Nurse registries match you with:

- Registered Nurses (RNs)
- Licensed Practical Nurses (LPNs)
- Certified Nursing Assistants (CNAs)
- Home health aides
- Homemakers/companions



Independent Caregivers

These licensed professionals work independently (not through an agency or registry) and may be hired directly for home care. Services vary depending on caregiver, but may include:

- Nurses
- Therapists
- Home health aides
- Homemakers/companions
- Personal Care
- Household assistance

Homemaker/Companion Services

These services provide non-medical, friendly help at home with everyday tasks. They are best suited for individuals needing light household help or companionship. These providers assist with:

- Housekeeping
- Laundry and shopping
- Meal preparation
- Transportation to appointments
- Friendly company



Other Home Care Options

Home Medical Equipment Providers

These providers supply and deliver medical equipment for use at home, such as oxygen machines, hospital beds, wheelchairs, and other mobility aids. They typically set up the equipment and show you how to use it safely.

- **Who uses them?** Anyone who needs medical devices to support health or mobility at home.
- **How to access:** Equipment can be purchased or rented directly from these providers. Sometimes, home health agencies or hospices will arrange equipment as part of your care plan.



Hospice Care at Home

Hospice care is designed for people who are terminally ill and want comfort, dignity, and support in their final stage of life. Hospice services can be provided at home, in a hospital, or in a hospice facility.

- **What's included?** 24/7 nursing and physician services, pain and symptom management, emotional and spiritual counseling, home health aides, therapy, respite care for caregivers, and medical equipment.
- **Who uses it?** Individuals with a terminal illness who wish to receive care focused on comfort and quality of life, rather than curative treatment.



Tip:

Before choosing a provider for medical equipment or hospice care, ask about delivery, setup, and support services. Make sure you understand what is included, how to get help if something goes wrong, and what costs are covered by your insurance or Medicare/Medicaid.





What to Know About Skilled Services

If you are receiving skilled care at home, like nursing or therapy, Florida law requires a few important steps to keep you safe and supported:

A DOCTOR'S ORDER IS REQUIRED



Your doctor, PA, or APRN must write and sign a treatment order before you can receive skilled care at home. This helps make sure you are getting the right services for your health needs.

PLAN OF CARE (POC)



Once your doctor, PA, or APRN approves the care, your home health provider will create a Plan of Care (POC or plan of treatment). This plan will spell out what services you will receive, set goals for your recovery, and include how often you'll receive care.

A LICENSED PROFESSIONAL MUST ASSESS YOU



Before care begins, a licensed professional (such as a nurse or therapist) will assess your condition to understand your needs and tailor your care.

REGULAR REVIEWS



Your doctor, PA, or APRN and home health provider must review and update your plan on a regular basis to make sure it still works for you.

YOUR RIGHTS

You have the right to help plan your care and ask for a copy of your plan.



TIP

Ask your provider and doctor, PA, or APRN how they will coordinate your care. Requirements can vary slightly depending on the provider type.



How to Choose a Home Care Provider

Not all providers are the same, and asking the right questions can help you find the best fit for you or your loved one. Here are some important things to ask before you start care:

? Questions to Ask Before Choosing a Home Care Provider

1. What type of provider are you (home health agency, nurse registry, homemaker/companion, or independent caregiver)?
2. What services do you offer?
3. Do you accept my insurance, Medicare, or Medicaid?
4. Are you certified by Medicare or Medicaid?
5. Can you give me a written list of costs?
6. How is care supervised or monitored?
7. Are your caregivers employees or independent contractors? Who is responsible if something goes wrong?
8. What training do your caregivers receive?
9. Do you carry liability insurance?
10. What's your emergency contact process?
11. Who do I contact if I have a concern or complaint?
12. Can you help me register for the Special Needs Registry?



🔑 Before Choosing A Provider

- **Verify** provider licensure through **Florida Health Finder** or, for independent skilled caregivers, through the **Florida Department of Health (DOH) License Verification Search**.
- **Ask** about background checks, training, supervision, and insurance coverage.
- **Understand** what services are legally permitted.
- **Consider** the level of protection and accountability you want.

🔑 KEY TAKEAWAYS

- **Home Health Agencies** offer a range of medical and personal care services, with staff supervision, insurance coverage, training, and background checks. The agency is responsible for the quality and safety of care.
- **Nurse Registries** help connect you with qualified caregivers, such as nurses and aides. Caregivers work as independent contractors, so you are responsible for coordinating and overseeing care.
- **Homemaker & Companion Services** provide non-medical support like meal preparation, housekeeping, errands, and companionship. These services do not include personal care, and oversight is limited.
- **Independent Caregivers** may be a flexible or affordable choice, but there is no formal oversight, required training, or guaranteed background screening. You are responsible for hiring, managing, and ensuring your own protection.



1. Services & Consumer Experience

Feature	Home Health Agency	Nurse Registry	Homemaker & Companion Services	Independent Caregiver
Services	Skilled nursing, therapy, personal care, homemaker/companion, medical social work, nutrition, equipment	Refers nurses, CNAs, home health aides, homemakers/companions	Homemaker and companion services only (housekeeping, errands, etc.)	Varies: personal care, companionship, household help
Care is Best Suited For	Individuals needing skilled medical or personal care with built-in oversight and protections	Individuals seeking skilled caregivers and willing to coordinate and oversee care themselves	Individuals needing light household help or companionship	Individuals seeking direct private arrangements with minimal structure or oversight
Is Personal Care (bathing/dressing) Allowed	Yes	Yes	No	Yes, but without regulatory oversight
Who Provides Care	Employees hired, trained, supervised, and insured by agency	Independent contractors referred by registry	Employees of organization	Independent individuals hired directly
How to Get Care	Contract with agency; services delivered by employees or contractors	Contract directly with caregiver referred by registry	Contract with provider	Directly with caregiver
Is Someone Supervising Your Care?	Yes. When you receive skilled services, a nurse or therapist oversees your care. For other services, the agency is responsible for supervising its staff or contracted professionals. The agency is fully accountable for all care provided, and service contracts must clearly state how supervision is handled.	No. Nurse registries do not supervise, monitor, or manage care. The responsibility for oversight falls entirely on the consumer. Caregivers are independent contractors, and the registry does not oversee or train them.	No. There is no supervision provided by the organization.	No. There is no supervision; consumers are responsible for managing and overseeing care themselves.
Payment Options	Medicare, Medicaid, private insurance, long-term care insurance, self-pay	Long-term care insurance, self-pay, some Medicaid waivers	Self-pay, some Medicaid waivers	Private insurance, self-pay
Written Contract	Yes	Yes	Yes	No



2. Regulation & Oversight

Feature	Home Health Agency	Nurse Registry	Homemaker & Companion Services	Independent Caregiver
Oversight & Regulation	Licensed by AHCA; inspected regularly; may be Medicare/Medicaid certified	Licensed by AHCA; limited inspections	Registered with AHCA; no routine inspections	No state oversight
Background Screening	Yes – Level 2 required	Yes – Level 2 required	Yes – Level 2 required	Not required; consumer’s discretion
Training Required	Yes – training and competency standards required	Varies by caregiver; no standardized registry requirements	No training required	No training required
Insurance Required	Yes – liability and malpractice coverage required	No – registries are not required to carry liability coverage	No	No
Supervision of Care	Yes – nurse/therapist oversees skilled services; agency responsible for all care	No – consumer responsible for oversight	No	No
Emergency Planning	Yes	Yes	No	No
Complaint Process	Yes – AHCA Complaint Line, Abuse Hotline, Medicaid Fraud Hotline	Yes – same requirements	Yes – same requirements	No

3. Additional Features

Feature	Home Health Agency	Nurse Registry	Homemaker & Companion Services	Independent Caregiver
Alzheimer’s/Dementia Training	Yes – 1 hour within 30 days; 2 additional hours for personal care staff	Yes – same requirement	Yes – same requirement	No
Nurse Available if Needed	Yes, when nursing services are provided	Required if referring skilled services	No	No
Quality/Performance Standards	Yes – required for agencies providing skilled services	No	No	No
State Investigation of Complaints	Yes	Yes	Yes, though with fewer requirements	Only for unlicensed practice or abuse



Paying for Home Care

There are several ways to pay for home care in Florida. The right option depends on your age, income, insurance, and the type of care you need.

Medicare Eligibility & Coverage

For people age 65+, those with disabilities, or end-stage kidney disease, to receive health care services in your home or place of residence, you must:

- Be under a doctor's care
- Require skilled nursing, physical therapy, speech therapy, or ongoing occupational therapy
- Have a doctor, PA, or APRN's treatment order
- Receive services on a part-time basis (not 24 hour care)
- Be homebound (you only leave for short trips, like to the doctor)

Medicare does not cover: 24-hour care, help with bathing or meals unless skilled care is also ordered. Learn more at [Medicare.gov](https://www.medicare.gov).

Who can Get Medicaid and How to Apply

Medicaid is designed to help people with limited income get the care they need. It often supports children, pregnant women, people with disabilities, and older adults.

How to Apply

- You can start the application process by contacting the [Department of Children and Families](#).
- Visit the [Florida Medicaid](#) website through the Agency for Health Care Administration for more details.
- Some Medicaid waiver programs offer flexibility and may not require a doctor's treatment order to begin services.

Private Insurance & Long-Term Care Insurance

Check with your insurance provider to find out what is covered. Long-term care insurance may cover services like home health aides or equipment. More insurance information found at [MyFloridaCFO.com](https://www.myfloridacfo.com)

Private Pay (Self-Pay)

You can also pay out of pocket. Many people do this for services like housekeeping, meal prep, or companion care, which are not typically covered by insurance.

Not Usually Covered by Medicare or Medicaid:

- 24/7 in-home care
- Personal care without skilled services
- Housekeeping or meal delivery (unless part of a larger care plan)

Need help figuring out what's covered? Call the [SHINE Program](#) for free help at (800) 963-5337



Resources & References

Click the links below to find tools to support your care:

- **CARES Program:** Assesses seniors' care needs to determine eligibility for services.
- **SHINE Program:** Offers free help to seniors and people with disabilities to understand Medicare, Medicaid, and insurance options.
- **Florida Agency for Persons with Disabilities (APD):** Supports individuals with developmental disabilities through Medicaid Waivers, supported living, and caregiver aid.
 - Call (877) 693-5236
- **FloridaHealthFinder.gov:** Search licensed care providers and view inspection reports and services.
- **Florida Department of Health (DOH) License Verification Search:** Verify provider licensure
- **Medicare:** Federal insurance for seniors and certain disabilities; covers home health care with a doctor's order.
- **Florida Medicaid:** Health coverage for low-income individuals; includes home health and Waiver programs.
- **My ACCESS Florida:** Apply for Medicaid and other public benefits online.
- **Florida Department of Elder Affairs (DOEA):** Coordinates senior services like meals, transportation, and caregiver support.
 - Call (800) 963-5337
- **U.S. Department of Veterans Affairs:** Home and long-term care services for eligible Veterans.
- **Florida Dept. of Financial Services:** Offers help with insurance and financial protection.
 - Call (877) 693-5236
- **AHCA Complaint Form:** Report issues with home health providers.
 - Call (888) 419-3456

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 October 2025.

This 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 (888)-419-3456.



Better Health Care for
All Floridians