

THE COMPLETE GUIDE

Home Care in *Florida*

Everything families need to know about types of care, costs, insurance coverage, and choosing the right provider.



Every stage of life

Pediatric, senior, post-hospital & veteran care



Licensed & certified

ACHA #299991488 · Medicare-certified



Multilingual team

English · Spanish · Creole · Russian



25+ years

Serving South Florida families

Why home care *matters* in Florida

Florida is home to more than 5 million residents aged 60 and older — the highest concentration of seniors of any U.S. state.

Add a large population of medically fragile children, post-surgical patients, veterans, and adults with disabilities, and it becomes clear why home care is not just a convenience in Florida — it is an essential part of the healthcare system. Home care allows patients to receive skilled medical services, therapy, and daily living assistance in the comfort of their own home, avoiding unnecessary hospitalizations and nursing facility placements.

Studies consistently show that patients recover faster, maintain better mental health, and report higher satisfaction when cared for at home. Yet navigating the world of home care can be overwhelming. This guide answers every key question a Florida family needs to ask — whether you are planning ahead or seeking care urgently.

5M+

Florida residents aged 60 and older

38%

Lower 30-day readmission with remote monitoring

25+

Years Gifted Health has served South Florida

WHAT'S INSIDE THIS GUIDE

- | | | | |
|---|---|---|--|
| 1 | What is home care? — types & services | 2 | Who needs home care? — every life stage |
| 3 | Paying for home care — coverage & costs | 4 | Florida's regulations — licensing & safety |
| 5 | Choosing an agency — the checklist | 6 | Starting care — step by step |
| 7 | South Florida — special considerations | 8 | Frequently asked questions |



What is *home care*?

Home care is a broad term covering a spectrum of services delivered in a patient's private residence. It is not one service but a coordinated system that can include skilled nursing, therapy, personal assistance, and remote health monitoring.

1.1 HOME HEALTH CARE VS. HOME CARE – KEY DIFFERENCES



Home Health Care

Medical services ordered by a physician and delivered by licensed professionals – nurses, therapists, social workers.

Covered by Medicare / Medicaid when criteria are met



Non-Medical Home Care

Assistance with daily living activities – bathing, dressing, meal prep, companionship – by home health aides. Typically private-pay or Medicaid waiver



Hospice at Home

Comfort-focused care for patients with a terminal prognosis of six months or less.

Fully covered by Medicare Hospice Benefit



Palliative Care at Home

Symptom management and quality-of-life support for any serious illness, at any stage. Can be combined with curative treatment

1.2 CORE HOME HEALTH SERVICES



Skilled Nursing

Wound care, IV therapy, medication management, post-surgical care



Physical Therapy

Restoring mobility, strength & balance after injury or surgery



Occupational Therapy

Relearning daily tasks & adapting the home for safety



Speech-Language Pathology

Swallowing disorders & communication difficulties



Medical Social Work

Connecting patients with community resources & insurance navigation



Home Health Aide Services

Personal care & hygiene under nurse supervision



Technology-enhanced *home care*

Modern home health agencies integrate advanced technology to improve outcomes and give families peace of mind — turning the home into a connected, continuously monitored care environment.



Remote patient monitoring

Continuous tracking of vital signs, blood pressure, oxygen levels, and glucose — flagging problems before they become emergencies.



Telehealth consultations

Virtual physician visits conducted in the patient's preferred language, without leaving home.



Family portal access

Real-time updates, care-plan visibility, and secure messaging with the care team — wherever family members are.



Immersive rehabilitation

Virtual reality and AI-assisted therapy tools that accelerate recovery and keep patients engaged.



DID YOU KNOW?

Patients enrolled in remote monitoring programs are **38% less likely** to be readmitted to the hospital within 30 days of discharge (source: Centers for Medicare & Medicaid Services). Technology is not a luxury — it is a safety net.



Who needs *home care*?

Home care is appropriate for a wide range of patients across the lifespan. The common thread is a need for skilled medical services or personal support that is best delivered — and most effective — in a home setting.



Seniors & aging adults

The majority of home care recipients in Florida are adults aged 65 and older — recovering from surgery, managing chronic conditions, or needing supervision and fall prevention.

Hip / knee recovery

Heart failure · COPD · diabetes

Post-stroke rehab

Dementia & Alzheimer's

Fall prevention



Pediatric & medically fragile children

Children with complex medical needs — premature infants, genetic disorders, severe developmental disabilities, or technology dependence (ventilators, feeding tubes) — benefit enormously from specialized pediatric home nursing and consistent, familiar care.



Post-hospital patients

Nationally, one in five Medicare patients is readmitted within 30 days of discharge. A skilled home health program started within 24–48 hours of discharge dramatically reduces that risk — monitoring for complications, ensuring medications are taken correctly, providing wound care and IV therapy, and coordinating follow-up.



Adults with disabilities

Adults with physical disabilities, traumatic brain injuries, spinal cord injuries, or multiple sclerosis may require ongoing support — from skilled nursing to personal care — enabling them to live independently in the community.



Veterans

Florida has one of the largest veteran populations in the country. Veterans may be eligible for home care through the VA — including the Home-Based Primary Care (HBPC) program — and many private agencies coordinate directly with VA benefits.



Paying for *home care*

For many Floridians, home health care is substantially or entirely covered by existing insurance. Understanding the payment landscape is critical before making decisions.

3.1 MEDICARE

Medicare covers skilled home health care when **all** of the following are met:

- ✓ The patient is enrolled in Medicare Part A and/or Part B
- ✓ A physician certifies that home health services are medically necessary
- ✓ The patient is homebound (leaving home requires considerable effort)
- ✓ Services are provided by a Medicare-certified home health agency, and skilled care is required



MEDICARE TIP FOR FLORIDA FAMILIES

When these conditions are met, Medicare covers **100% of skilled services** — no copay, no deductible. And **no prior hospitalization is required**: if a physician determines care is medically necessary for a chronic condition managed at home, ask whether a home health referral is appropriate.

3.2 MEDICAID, LONG-TERM CARE INSURANCE, VETERANS & PRIVATE PAY



Florida Medicaid

Home Health Services, SMMC Long-Term Care, the iBudget Waiver & Assistive Care Services



Long-term care insurance

May cover home health or personal care — review benefit limits & elimination periods



Veterans' benefits

VA Home-Based Primary Care, Homemaker/Home Health Aide & the PCAFC caregiver program



Private pay

South Florida: \$20–\$35/hr for aide services · \$150–\$250/visit for skilled nursing

3.3 HOW HOME CARE COMPARES ON COST

FLORIDA NURSING HOME

\$10–12k

per month · private room

FULL-TIME HOME CARE

\$4–7k

per month · often part-time is enough

Many seniors need only part-time support — making home care the most cost-effective option while keeping a loved one in familiar surroundings.



Florida's home care *regulations*

Florida has one of the most robust home health licensing and regulatory frameworks in the country, administered by the Agency for Health Care Administration (AHCA). Knowing how it works helps you verify any provider.

4.1 AHCA LICENSING



Home Health Agency License

For agencies providing skilled services under a physician's plan of care



Nurse Registry License

For registries that refer independent contractors — nurses & aides

Families can verify a license at ahca.myflorida.com. Always confirm a current, active license before beginning services.

4.2 MEDICARE CERTIFICATION

Agencies providing Medicare-covered services must be certified by the Centers for Medicare & Medicaid Services (CMS) and meet federal Conditions of Participation — quality standards, care-planning requirements, and infection-control protocols. Verify status at [Medicare.gov/care-compare](https://www.medicare.gov/care-compare).

4.3 ACCREDITATION

Some agencies voluntarily pursue accreditation from national bodies, demonstrating a commitment to quality above and beyond regulatory minimums. Accreditation involves rigorous on-site surveys and ongoing quality improvement — a meaningful differentiator when choosing an agency.

4.4 BACKGROUND CHECKS & CAREGIVER SCREENING



YOUR RIGHT TO ASK

Florida law requires home health agencies to conduct **Level 2 background screening** — fingerprinting and screening through the Florida Department of Law Enforcement (FDLE) and FBI databases — on all employees who provide direct patient care. Families have a right to ask any agency whether its caregivers have passed Level 2 screening.



How to *choose* a home care agency

Choosing the right agency may be the most important healthcare decision your family makes. Use this checklist of essential questions before signing any agreement.

5.1 Licensing & compliance

- ☐ Is the agency licensed by AHCA? Ask for the license number and verify it.
- ☐ Is the agency Medicare-certified?
- ☐ Any AHCA sanctions, fines, or license actions in the past three years?
- ☐ Is the agency accredited by a recognized accreditation body?

5.2 Clinical capabilities

- ☐ Does it employ RNs and LPNs directly, or rely on contractors?
- ☐ Are physical, occupational & speech therapy offered in-house?
- ☐ What experience does it have with your specific diagnosis?
- ☐ Does it offer pediatric home care, and 24/7 on-call nursing support?

5.3 Caregiver matching & communication

- ☐ How does the agency match caregivers to patients?
- ☐ What languages do caregivers speak? Is there multilingual staff?
- ☐ How does it communicate with the patient's physician?
- ☐ Is there a family portal for real-time updates, and a backup plan if a caregiver is unavailable?



RED FLAGS TO AVOID

Be cautious of agencies that can't provide a valid AHCA license number, pressure you to sign immediately without a proper assessment, can't specify the assigned caregiver's qualifications, have a history of state sanctions, or skip a formal in-home assessment before starting.



Starting home care *step by step*

Once you have identified a qualified agency, starting home care is a straightforward process. Here is what to expect.

1

Physician referral or direct inquiry

For Medicare-covered home health, services begin with a physician's referral and a plan of care — your hospital discharge planner or doctor can initiate it. For non-medical or private-pay services, you can contact an agency directly; no referral needed.

2

Free in-home assessment

A registered nurse visits to evaluate medical needs, diagnoses, medications, and recent test results; assess home safety and fall hazards; discuss family goals and patient preferences; and review insurance coverage and authorization requirements.

3

Personalized care plan

The agency develops a written plan of care in coordination with the patient's physician — specifying visit types, frequency, goals, and expected outcomes. Patients and families have the right to review and discuss it before services begin.

4

Caregiver matching & introduction

The agency selects caregivers whose qualifications, experience, language skills, and personality suit the patient — and introduces them before services begin. You always have the right to request a different caregiver.

5

Ongoing monitoring & communication

The agency supervises caregivers, conducts periodic reassessments, updates the care plan as needs change, and maintains communication with the physician and family throughout.



Special considerations for *South Florida*

South Florida's diversity and climate create unique considerations that the best home care teams plan for from day one.



7.1 – Language & cultural competence

A significant portion of South Florida families speak Spanish, Haitian Creole, Russian, or Portuguese at home. When a patient can't communicate freely with their caregiver, it creates real safety risks. Seek out agencies that employ **multilingual caregivers and coordinators** – not just translation services.



7.2 – Hurricane & emergency preparedness

Florida's hurricane season (June–November) demands a plan. Before beginning services, confirm your agency has a formal emergency operations plan, a Special Needs Registry enrollment process, backup protocols for generator-dependent equipment (ventilators, oxygen, IV pumps), and reliable caregiver coverage during severe weather.



7.3 – Heat & outdoor safety

South Florida's extreme heat and humidity pose real dangers for elderly and medically fragile patients. A good home care team assesses air conditioning functionality, hydration habits, and safe mobility protocols as part of the home safety assessment.

7.4 PATIENT RIGHTS IN FLORIDA HOME CARE

- ✓ To be treated with dignity and respect
- ✓ To participate in developing your plan of care
- ✓ To be free from abuse, neglect & exploitation
- ✓ To choose your home health provider
- ✓ To be fully informed in a language you understand
- ✓ To refuse any treatment or service
- ✓ To confidentiality of your information (HIPAA)
- ✓ To file a complaint without fear of retaliation

To file a complaint, contact AHCA at **(888) 419-3456**.



Frequently asked *questions*

The questions Florida families ask most often when they begin exploring home care.

Q. How quickly can home care begin?

Many agencies can begin services within 24–48 hours of an inquiry or hospital discharge. For Medicare-covered services a physician referral is needed, but a qualified agency will help coordinate this rapidly. Contact the agency as early as possible — ideally before discharge from the hospital.

Q. What if I'm not satisfied with my caregiver?

You have the right to request a different caregiver at any time. A reputable agency will take your concerns seriously and work to find a better match. Trust is essential — don't stay with a caregiver who makes your family uncomfortable.

Q. Can home care prevent nursing home placement?

Yes, in many cases. Research consistently shows that structured home care combining skilled nursing with personal care and remote monitoring allows patients to remain at home safely for much longer. Share this goal explicitly with your care coordinator so the plan can be built around it.

Q. Does Medicare cover 24-hour care at home?

No. Medicare home health is designed for part-time or intermittent skilled nursing and therapy visits, not around-the-clock care. If 24-hour supervision is needed, options include private-pay aides, live-in care, or adult day programs — a care coordinator can help evaluate the best fit.

Q. What should I have ready before the first home visit?

Prepare a current list of all medications and dosages, a summary of recent diagnoses and procedures, your Medicare or insurance card, contact information for the patient's physicians, and any relevant medical records or discharge paperwork.

THE RIGHT HOME CARE MAKES ALL THE DIFFERENCE

Quality home care means more than skilled hands — it means a caregiver who speaks your language, understands your culture, and treats your loved one like family.

Ask questions, verify credentials, and don't settle for anything less than the standard of care your family deserves.



ABOUT GIFTED HEALTH

Caring for a loved one in South Florida? *We can help.*

Gifted Health is a licensed and Medicare-certified home health agency serving South Florida families for over 25 years — skilled nursing, physical therapy, pediatric home care, hospital-to-home transitions, and personal care. Our multilingual team speaks English, Spanish, Creole, and Russian, so no family faces a language barrier when they need care most.

 (305) 405-6553  [giftedhealth.com](https://www.giftedhealth.com)

 Licensed · ACHA #299991488

 Free in-home assessment — no obligation

This guide is intended for general informational purposes only and does not constitute medical or legal advice. Medicare and Medicaid eligibility rules are subject to change. Readers should consult a licensed healthcare professional or benefits counselor for advice specific to their situation.

© 2026 Gifted Health · ACHA #299991488