Long-Term Care in Florida

The number of Florida residents age 85 and older is projected to nearly double by 2030.

Florida’s older population can be at greater risk for chronic illnesses and in need of long-term care. Seventeen percent of Florida’s population is age 65 and older with over 521,000 residents age 85+. Florida’s age 85+ population – the age group that is most likely to need long-term care services – will nearly double from 2007 to 2030. This makes Florida the 15th ranked state in the projected growth rate of the 85+ population.

Most prefer to receive long-term care at home; however, Florida spends 86 percent of the state’s Medicaid funds on institutional care.

The majority of Americans age 50+ (89%) want to stay in their homes for as long as they can. Over three million Floridians rely on Medicaid, and 13% are age 65+. Home and community-based service (HCBS) waivers allow Medicaid recipients to receive Medicaid funding for in-home care. In Florida, Medicaid allows some to choose in-home care instead of nursing home care. In 2006, 9,106 people 65+ and 20,712 people 65+ with disabilities received a waiver. In 2008, there were 12,684 people 65+ with a disability who waited to receive a waiver. On average, the Medicaid program can provide HCBS to three people for the cost of serving one person in a nursing home.

Florida spends 14% of its Medicaid long-term care dollars for older people and adults with physical disabilities on home and community-based care – ranking it 35th in spending on home care services for this population.

Florida has the 16th highest average nursing home private pay rate at $213 per day.

In 2007, Florida’s nursing homes had an occupancy rate of 88%. This care is expensive. Florida had the 16th most expensive nursing homes in the country, with an average private pay daily rate of over $200. Florida had lower rates for Medicare-certified home health aides ($22/hr) and adult day care ($52/day). Florida’s rates for private pay home health aides was close to the national average ($18/hr).

Over one-third of Florida’s nursing homes rated above average in health inspections.

The Centers for Medicare and Medicaid Services (CMS) created a five-star quality rating to help consumers compare nursing homes. CMS rates nursing homes on health inspections, staffing, and quality measures.

The health inspection process is comprehensive and conducted by a trained team of objective surveyors.

Recent studies have found that non-profit nursing homes generally deliver higher quality of care. In 2007, 71% of Florida’s nursing homes were for profit (27%, non-profit; 2%, government-owned).

Few Americans have long-term care insurance.

Nationally, about 7 million long-term care insurance policies were in effect in 2005, and the typical purchaser was age 61 with assets over $100,000. Cost is a major factor in the decision to purchase long-term care insurance. In 2008, premiums for a married couple in their sixties were about $3,000 a year. Florida has adopted the most recent long-term care insurance recommendations from the National Association of Insurance Commissioners (NAIC).
End Notes

The data utilized in this report is the most recent publicly available data collected for all states.


3Providing More Long-term Support and Services at Home: Why It’s Critical for Health Reform. AARP Public Policy Institute, June 2009. URL: http://www.aarp.org/research/ppi/ltc/hcbs/articles/fs_hcbs_hcr.htm


5Ibid. Medicaid 1915(c) Home and Community-Based Service Waiver Participants, by Type of Waiver, 2006. Data Source: The Kaiser Commission on Medicaid and the Uninsured (KCMU) and The University of California at San Francisco's (UCSF) analysis based on The Centers for Medicare & Medicaid Services (CMS) Form 372, December 2009, Table 5. "Medicaid 1915(c) Home and Community-Based Service Programs: Data Update" available at http://www.kff.org/medicaid/7720.cfm. URL: http://www.statehealthfacts.org/comparetable.jsp?ind=241&cat=4


7Providing More Long-term Support and Services at Home: Why It’s Critical for Health Reform. AARP Public Policy Institute, June 2009. URL: http://www.aarp.org/research/ppi/ltc/hcbs/articles/fs_hcbs_hcr.htm


9Ibid. Page 44.

10Ibid. Page 66.

11Ibid. Page 59.

12Ibid. Page 60.

13Centers for Medicare and Medicaid Services. Note: These data are updated monthly. Data for this brief was pulled on November 3, 2009. URL: http://www.medicare.gov/NHCompare/Include/DataSection/Questions/ProximitySearch.asp

14BMJ 2009 (British Medical Journal); 339:b2732. URL: www.pnhp.org/nursing_home


