

Home Healthcare Insurance Checklist

A one-page coverage & compliance checklist for home health, home care, and hospice agency owners. Use it before your next renewal or when opening a new location.

Core coverage every agency needs

- General Liability — \$1M/\$2M minimum (state licensing baseline)
- Professional Liability / Medical Malpractice — \$1M/\$3M+ (hospitals often require \$2M/\$5M)
- Workers' Compensation — verify class code (8829 / 8835 / 8854) is correct for each employee type
- Non-Owned & Hired Auto — required for any caregiver driving a personal vehicle to a client
- Cyber Liability & HIPAA Breach Response — \$1M–\$2M for most agencies, higher for Medicare-certified
- Sexual Abuse & Molestation — confirm included in professional form or endorsed separately
- Employee Dishonesty / Fidelity Bond — required by most states and referral networks
- Commercial Umbrella — extends underlying liability limits to satisfy contract requirements

Coverage traps to check every renewal

- Prior acts / retroactive date on claims-made professional liability policies
- Abuse & molestation is NOT sub-limited or excluded
- Non-owned auto endorsement present (personal auto excludes business use)
- 1099 caregivers reviewed for misclassification exposure
- Payroll estimate matches actual — audit surprises are the #1 renewal complaint
- Additional insured / primary & non-contributory language matches contract wording
- Waiver of subrogation available where required by contract

Documents to have ready for a quote or COI

- Currently declarations pages for every policy in force
- 5-year loss runs from every prior carrier
- Estimated payroll broken out by role (CNA, HHA, RN, LPN, therapist, office)
- Number of caregivers, W-2 vs 1099 mix, and states of operation
- Copy of state license(s) and any Medicare/Medicaid certifications
- List of hospital, hospice, or health-system contracts with insurance requirements

State-specific reminders

- California — HCO bond required for non-medical home care; WCIRB rules apply for work comp
- Texas — Non-subscriber state; confirm work comp election and stop-gap liability
- Florida — AHCA sets license-specific GL minimums; Nurse Registry differs from HHA
- New York — LHCSA vs CHHA distinctions; \$1M/\$2M minimums plus DOH scrutiny
- Illinois — IDPH requires current COI at every renewal; CCP contracts push AI requirements

Ready to benchmark your program? Request a quote at ktlbusinessins.com/quote or call **858-350-0555**. KTL Business Insurance has placed home healthcare coverage since 2002.

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