

A FREE GUIDE FROM HEMOCARE KICKOFF

The Home Care Agency Licensing & Startup Checklist

A practical framework for organizing licensing requirements, documents, and deadlines

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FROM OUR FOUNDER

Even after more than 25 years in healthcare, our founder found the licensing paperwork overwhelming. Nothing in caring for clients prepares you for state applications, business filings, and the order they have to happen in. One missed step can cost you weeks. This checklist puts every step in front of you, so nothing slips through.

START HERE

How to Use This Guide

Licensing is the biggest gate between you and your first client. Applications are often delayed when an owner submits before every requirement has been verified, documented, and completed. This guide is a **planning and self-review tool** to help you organize that work. It does not approve or validate an application; only your state's regulator decides what is complete.

Work through the checklists in order: research first, then people and premises, then insurance and policies, then the application packet, then survey readiness. The Licensing Timeline Tracker keeps every deadline in one place, and the final "Ready to Submit?" review helps you confirm that every applicable requirement is complete and documented before you send anything.

Mark every item Complete, Pending, or N/A. Pending is your to-do list. When an item is N/A, write down why and the source that supports it: a rule citation, or the name of the person at the licensing agency who confirmed it and the date.

Some items are legal requirements in your state; others are good practice we recommend. Your state's rules decide which is which, so confirm each one as you go.

IMPORTANT: READ FIRST

Home care licensing requirements vary significantly by state. Some states license non-medical home care through the Department of Health; others use Human Services, Aging, or Community Health agencies; some require no state license but have registration, certification, or county-level requirements. Fees, forms, administrator qualifications, training hours, and survey processes are all state-specific. Use this guide as your framework, and verify every item against your state's current regulations before submitting anything.

— HOMECARE KICKOFF TIP

Don't rely on blog posts or Facebook groups for your state's requirements. Go to the primary sources: your state licensing agency's website, the licensing statute, and the administrative code. Requirements change, and outdated secondhand information is a common cause of rejected applications.

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SECTION 1

State Licensing Research Checklist

Before you spend money on office space, insurance, or software, confirm exactly what your state requires. Doing this research first prevents expensive rework.

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
Identify the state agency that licenses non-medical home care (Department of Health, Human Services, Aging, or equivalent)	☐	☐	☐	
Confirm the exact license type and category your services fall under (personal care, homemaker/companion, home care organization, etc.)	☐	☐	☐	
Determine whether your state distinguishes between medical (skilled) and non-medical licensure, and which you need	☐	☐	☐	
Download the current licensing application, instructions, and fee schedule directly from the state agency	☐	☐	☐	
Read the licensing statute and administrative code sections that apply to your license type	☐	☐	☐	
Confirm current application, licensing, and renewal fees, and whether fees are refundable if denied	☐	☐	☐	
Identify whether a Certificate of Need (CON) or moratorium applies in your state or county	☐	☐	☐	
Confirm administrator qualification requirements (education, experience, training hours, exams)	☐	☐	☐	
Confirm required staff roles (administrator, alternate administrator, supervising nurse if applicable)	☐	☐	☐	
Identify required initial and annual training hours for caregivers and administrators	☐	☐	☐	
Confirm background check requirements (state, FBI, fingerprinting, registries, exclusion lists)	☐	☐	☐	
Identify whether TB testing, physicals, or other health screenings are required for staff	☐	☐	☐	
Confirm office requirements (commercial vs. home office, signage, accessibility, records storage)	☐	☐	☐	
Determine whether a pre-licensure survey or inspection is required before the license is issued	☐	☐	☐	
Identify the policies and procedures the state expects to review, and when (with the application or at survey)	☐	☐	☐	
Confirm insurance and bond minimums (general liability, professional liability, workers' compensation, any required surety bond)	☐	☐	☐	

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
Ask the agency for its current processing time from submission to license issuance, and record the date you asked	☐	☐	☐	
Verify restrictions on advertising, representing the agency as licensed, accepting clients, and beginning services before required approval	☐	☐	☐	

HEMOCARE KICKOFF TIP

Call the licensing agency and ask for a licensing specialist. Confirm the items above and take notes with the date and the specialist's name. That call often surfaces requirements that are hard to find on the website, and it gives you a named contact for follow-up questions.

02 SECTION 2 Administrator & Office Requirements

Administrator Qualifications

Confirm whether your license category requires a designated administrator (and an alternate) and what qualifications apply. Then document the following:

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
Administrator meets your state's education and experience requirements (documented with transcripts, licenses, or verification letters)	☐	☐	☐	
Administrator has completed any state-required training course or orientation	☐	☐	☐	
Administrator has passed any required state exam or competency assessment	☐	☐	☐	
Alternate administrator designated and qualified (if required by your state)	☐	☐	☐	
Supervising nurse or director of nursing identified and licensed (if required for your license type)	☐	☐	☐	
Administrator background check, fingerprinting, and registry checks completed and documented	☐	☐	☐	
Resumes, licenses, certifications, and training certificates compiled for all key personnel	☐	☐	☐	
Job descriptions signed for administrator and all key roles	☐	☐	☐	

Office & Operational Setup

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
Business entity formed (LLC, corporation) and in good standing with the Secretary of State	☐	☐	☐	
If the entity was formed in another state: registered to do business in the state where the agency operates	☐	☐	☐	
EIN obtained from the IRS	☐	☐	☐	
Business name registered; DBA filed if operating name differs from legal name	☐	☐	☐	
Office location secured that meets state and local requirements (some states prohibit residential offices or require zoning approval)	☐	☐	☐	
Lease or ownership documentation available for the application packet	☐	☐	☐	
Office signage installed if required by state or local rules	☐	☐	☐	
Locked, secure storage for client and personnel records, and a secure records system meeting applicable privacy and security requirements	☐	☐	☐	
Dedicated business phone line answered in the agency's name	☐	☐	☐	
Business bank account opened under the legal entity name	☐	☐	☐	
Local business license or occupancy permit obtained if required by your city or county	☐	☐	☐	
NPI: determine eligibility and whether one is required for your planned payer enrollment; apply when applicable	☐	☐	☐	

03 SECTION 3 Insurance & Policy-Document Checklist

Insurance and Bonds

States set minimum requirements, and referral sources often expect more than the minimum. A licensing surety bond and employee-theft (fidelity) coverage are different protections; confirm each one you need with your broker. Obtain certificates of insurance (COIs) for the application packet.

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
General liability insurance at or above your state's required minimum	☐	☐	☐	
Professional liability insurance covering non-medical home care services	☐	☐	☐	

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
Workers' compensation insurance (required in most states once you have employees; confirm your state's rule)	☐	☐	☐	
Licensing surety bond, if your state requires one (amount and form set by state rule)	☐	☐	☐	
Third-party fidelity / crime coverage that protects client property from employee theft	☐	☐	☐	
Abuse and molestation coverage confirmed (often excluded from standard policies; ask specifically)	☐	☐	☐	
Hired and non-owned auto liability coverage (if caregivers drive for work or transport clients)	☐	☐	☐	
Cyber liability coverage considered (you will store confidential client information)	☐	☐	☐	
Certificates of insurance issued in the agency's exact legal name	☐	☐	☐	
Broker confirmed in writing that the policies meet your state's licensing requirements	☐	☐	☐	

HOME CARE KICKOFF TIP

Use your operating name consistently everywhere the public sees it, and your full legal entity name on the license application, lease, insurance policies, and bank account. Mismatched names between your application, entity filing, and insurance certificates are a common and avoidable cause of delays.

Policy & Procedure Documents

Many states require a written policy and procedure manual and review it with the application or at the pre-licensure survey. Confirm current, state-aligned policies covering at least:

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
Administration and governance (organizational chart, lines of authority, administrator duties)	☐	☐	☐	
Personnel policies (hiring, background checks, training, competency, supervision, discipline)	☐	☐	☐	
Client rights and responsibilities, complaint/grievance procedure, and non-discrimination	☐	☐	☐	
Admission, service agreement, care planning, and discharge/transfer policies	☐	☐	☐	
Service delivery and caregiver supervision policies	☐	☐	☐	
Documentation and record-keeping (client records, retention, confidentiality, and HIPAA where applicable)	☐	☐	☐	
Health and safety (infection control, emergency preparedness, incident reporting)	☐	☐	☐	

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
Abuse, neglect, and exploitation prevention and mandatory reporting	☐	☐	☐	
Medication policies appropriate to your license type (typically reminders/assistance only for non-medical)	☐	☐	☐	
Quality assurance and performance improvement	☐	☐	☐	
Employee handbook prepared and consistent with your P&P manual	☐	☐	☐	
Client handbook and admission forms prepared and consistent with your P&P manual	☐	☐	☐	

— HOMECARE KICKOFF TIP

Generic, borrowed, or out-of-state manuals often fail document review because they don't match your state's rules or how you actually operate. The **Homecare Kickoff Policies & Procedures Manual** is written for non-medical home care, with items that vary by state marked in red for you to complete. The **Employee Handbook** and **Client Handbook** are written to match it, so all three say the same thing. Inconsistency between documents is a common survey finding.

[Policies & Procedures Manual](#) → [Employee Handbook](#) → [Client Handbook](#) → [Complete Bundle](#) →

04 SECTION 4 Application Packet Checklist

These items are typically needed to **submit**. Every state's packet differs, but the categories below cover what many states request. Review the application first, identify required attachments, and complete each component in the order specified by the regulator.

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
Completed, signed state license application (current version, every field answered)	☐	☐	☐	
Application fee in the exact amount and accepted payment method	☐	☐	☐	
Articles of organization/incorporation and operating agreement or bylaws	☐	☐	☐	
Certificate of good standing from the Secretary of State (and foreign registration, if applicable)	☐	☐	☐	
EIN confirmation letter (IRS Form CP 575 or 147C)	☐	☐	☐	
Ownership disclosure forms for all owners and controlling parties	☐	☐	☐	
Administrator qualifications packet (resume, license/certifications, training certificates, background check)	☐	☐	☐	

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
Alternate administrator and supervising nurse documentation (if applicable)	☐	☐	☐	
Organizational chart	☐	☐	☐	
Certificates of insurance for all required coverage	☐	☐	☐	
Surety bond documentation (if required)	☐	☐	☐	
Office lease or proof of ownership; occupancy/zoning documentation if required	☐	☐	☐	
Policy and procedure manual (or required excerpts) in the format your state specifies	☐	☐	☐	
Job descriptions for all positions	☐	☐	☐	
Proposed service area / counties to be served	☐	☐	☐	
Disaster/emergency preparedness plan (some states require it as a standalone document)	☐	☐	☐	
Financial documentation (proof of operating funds, budget, or financial statements if required)	☐	☐	☐	
Any state-specific attestations, disclosure statements, or notarized forms	☐	☐	☐	
Copies of the entire packet made for your records before submission	☐	☐	☐	
Submission method confirmed (portal, mail, in person) and delivery tracking arranged	☐	☐	☐	

HEMOCARE KICKOFF TIP

Assemble the packet in the exact order the state's instructions list the documents, with a cover letter and a table of contents. Reviewers can process complete, organized packets faster, and in some states an incomplete packet can lose its place in the review queue.

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SECTION 5

Pre-Licensure Survey Checklist

These items are usually needed for inspection or launch rather than for submission. Check your state's rules for when each applies. Many states inspect the office and interview the administrator before issuing the license; even where the survey comes later, preparing now means your first survey is not your first test.

Office Readiness

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
Office is clean, accessible, and matches the address on the application	☐	☐	☐	
Required signage, license notices, and postings displayed (labor law posters, client rights if required)	☐	☐	☐	
Locked file cabinets or secured records room in place	☐	☐	☐	
Personnel files assembled and complete for every hired staff member	☐	☐	☐	
Client record system ready (even with no clients yet): blank charts or configured software showing your documentation flow	☐	☐	☐	
Policy and procedure manual printed or accessible on site, signed and dated	☐	☐	☐	
Emergency preparedness plan on site with evidence of staff review	☐	☐	☐	
Training records and competency checklists organized and quick to retrieve	☐	☐	☐	

Administrator Interview Readiness

Surveyors commonly ask the administrator to explain how the agency operates. Be ready to explain your processes accurately and locate the supporting policies and records promptly:

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
How a new client is admitted: inquiry → assessment → acceptance decision → service agreement → care plan → caregiver assignment	☐	☐	☐	
How caregivers are hired: application → background checks → training → competency verification → supervision	☐	☐	☐	
How caregiver supervision and in-home supervisory visits are conducted and documented	☐	☐	☐	
How incidents, complaints, and suspected abuse/neglect are reported, internally and to the state	☐	☐	☐	

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
How client records are maintained, protected, and retained	☐	☐	☐	
How the agency will operate in an emergency or disaster	☐	☐	☐	
Where each major policy lives in your manual	☐	☐	☐	

HEMOCARE KICKOFF TIP

Do a mock survey before the real one. Have someone play surveyor: pull three personnel files, ask for five specific policies, and ask the admission-process question cold. The **Homecare Kickoff Survey Readiness Assessment** helps you review common survey areas alongside your state's requirements: 117 scored items across 10 domains, with instructions for pulling sample files.

[Survey Readiness Assessment](#) →

06 SECTION 6 Licensing Timeline Tracker

Keep every milestone, responsible person, and date in one place. Fill in target dates working backward from the day you want to serve your first client.

Milestone	Responsible	Target date	Done	Notes
PHASE 1: RESEARCH & DECISION				
State requirements research complete (Section 1)				
License type and service area confirmed				
Startup budget finalized (fees, insurance, office, reserves)				
PHASE 2: ENTITY & INFRASTRUCTURE				
Business entity formed; EIN obtained; foreign registration if needed				
Office secured; lease signed				
Business bank account opened				
Administrator (and alternate) confirmed and documented				
PHASE 3: INSURANCE & DOCUMENTS				
All required insurance and bonds in place; COIs received				
Policy & procedure manual finalized for your state				

Milestone	Responsible	Target date	Done	Notes
Employee and client handbooks finalized				
Emergency preparedness plan complete				
PHASE 4: APPLICATION				
Application packet assembled (Section 4 complete)				
“Ready to Submit?” review passed (Section 7, Part A)				
Application submitted; confirmation received				
PHASE 5: APPROVALS & LAUNCH				
Deficiency or clarification requests answered (if any)				
Pre-licensure survey completed (if required)				
License issued (if required): number recorded and displayed				
First caregiver hired and onboarded				
First client admitted				

Your licensing timeline estimate

Processing times vary by state and change over time. Ask the licensing agency for its current estimate, write it down with the date, and plan your living expenses and reserves for that estimate plus your own cushion.

Item	Your entry
Regulator’s current processing estimate (submission to decision)	
Source (name, title, or web page) and date checked	
My contingency allowance (extra weeks I will plan for)	
Planned date to serve the first client	

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SECTION 7

The “Ready to Submit?” Review

THE DECISION RULE

Submit only when every applicable submission requirement is complete and documented. A total score never overrides a missing requirement. A week spent closing gaps before you submit is usually cheaper than a resubmission.

For anything marked N/A, record why it does not apply and the source supporting that decision. Use the Part B scores to decide what to work on next.

Part A: Submission requirements (all must be Complete or documented N/A)

Item	COMPLETE	PENDING	N/A	Source / notes (required for N/A)
I have read my state's licensing regulations myself, not summaries of them.	☐	☐	☐	
I have confirmed current requirements and fees directly with the licensing agency (name and date recorded).	☐	☐	☐	
My administrator (and alternate, if required) meets every state qualification, with documentation in hand.	☐	☐	☐	
My entity, EIN, bank account, lease, and insurance all show the exact same legal name.	☐	☐	☐	
Every insurance policy and bond my state requires for submission is in place, and I hold current certificates.	☐	☐	☐	
My policy & procedure manual is complete, state-aligned, and consistent with my handbooks (if required at submission).	☐	☐	☐	
Every applicable item in the Application Packet Checklist (Section 4) is complete and copied for my records.	☐	☐	☐	

Part B: Readiness for inspection and launch (score to prioritize)

Score each statement: **2** = fully true and documented, **1** = partly true or in progress, **0** = not true. “I know it in my head” scores 0.

#	Readiness statement	Score (0–2)
1	My office meets state requirements and could pass an inspection this week.	
2	I can explain my admission, hiring, supervision, and incident-reporting processes accurately and quickly find the supporting policies and records.	
3	Personnel files, training records, and competency checklists are organized and complete for everyone hired so far.	
4	My emergency preparedness plan is complete and staff have reviewed it.	

#	Readiness statement	Score (0–2)
5	I have the financial runway to operate through the regulator’s estimated timeline plus my contingency, without income from the agency.	

Using your Part B scores

- ◆ **Any 0:** fix these first. They are the items most likely to cause a failed inspection or a delayed start.
- ◆ **Any 1:** finish and document these next.
- ◆ **All 2s:** keep your records current and start survey preparation.

Keep Building With Homecare Kickoff

This checklist helps you organize what to do. Homecare Kickoff resources give you organized, ready-to-customize documents to do it, written by a licensed nurse and home care agency founder.

- ◆ **[Startup Roadmap \(free\)](#):** the 10-step plan from idea to first client that this checklist supports.
- ◆ **[Policies & Procedures Manual](#)** (\$197): 138 policies and 162 forms, logs, and checklists for non-medical home care, with items that vary by state marked in red.
- ◆ **[Employee Handbook](#)** (\$67): 22 sections and 11 employee acknowledgment forms, with a customization guide and state law verification worksheet.
- ◆ **[Client Handbook](#)** (\$57): 30 client-facing sections and 6 admission acknowledgment forms, with a customization guide.
- ◆ **[Survey Readiness Assessment](#)** (\$67): 117 scored items across 10 domains that help you review common survey areas alongside your state’s requirements.
- ◆ **[Complete Bundle](#)** (\$297): the manual, both handbooks, and the assessment, written to match each other, plus the Business Plan Kit as a free bonus.

WHY HOMECARE KICKOFF

Every Homecare Kickoff resource is written by a licensed nurse and home care agency founder, specifically for non-medical home care. You get organized documents to review and adapt, instead of drafting from a blank page.

[See all products →](#)

Skip the guesswork. Start compliant.

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