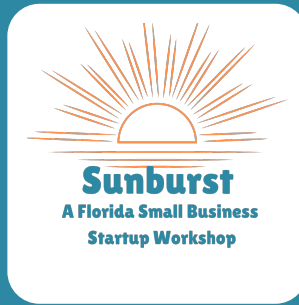


SUNBURST™ — FLORIDA HME BUSINESS RESOURCE



Sunburst™ Florida HME Startup Checklist

The Fastest Way to Understand What It Takes to Start a Home
Medical Equipment Business in Florida

Business
Formation

Compliance
& AHCA

Operations

Marketing

Inventory

Financial
Readiness

Self-
Assessment

Next
Steps

Florida Statute Ch. 400, Part VII | AHCA Compliant | 6 Sections | 48 Action Items

Welcome

Starting a **Home Medical Equipment (HME)** business involves far more than simply purchasing equipment. Entrepreneurs entering the industry quickly discover that successful businesses require organization, compliance awareness, operational systems, documentation structure, vendor relationships, customer acquisition planning, and financial preparation.

[Organization](#)[Compliance Awareness](#)[Operational Systems](#)[Documentation Structure](#)[Vendor Relationships](#)[Customer Acquisition](#)

"The purpose is not to overwhelm you. The purpose is to help you move forward with clarity."

1 BUSINESS FORMATION CHECKLIST — Business Structure

☐ Select business name☐ Verify Florida name availability at **Sunbiz.org**☐ Register business entity with Florida Division of Corporations☐ Obtain EIN (Employer Identification Number) from the IRS☐ Create Operating Agreement (LLC) or Corporate Bylaws☐ Open dedicated business bank account☐ Establish accounting and bookkeeping system☐ Apply for business insurance (min. \$250,000 liability — AHCA requirement)

Florida Note: Under Florida Statute §400.931, every HME business location must hold a separate AHCA license. Register your legal entity first — your Articles of Incorporation and EIN are required in the AHCA application packet.

2 OPERATIONAL FOUNDATIONS — Core Business Systems

- | | |
|---|---|
| ☐ Secure dedicated business phone number | ☐ Set up professional business email address |
| ☐ Build website or professional landing page | ☐ Set up secure cloud storage for documents |
| ☐ Create patient/customer intake workflow | ☐ Establish customer communication process |
| ☐ Create document organization system | ☐ Establish written internal policies and procedures |

Florida Note: AHCA requires that policies and procedures be in place *before* submitting your license application (§400.934, F.S.). Your physical location must have visible signage displaying business hours and a contact number, and must pass inspection or hold valid accreditation.

3 COMPLIANCE & REGULATORY AWARENESS — Florida & Federal

- | | |
|--|--|
| ☐ Research Florida HME requirements (Ch. 400, Part VII, F.S.) | ☐ Review AHCA licensing process & application forms |
| ☐ Obtain National Provider Identifier (NPI) from CMS | ☐ Research Medicare/Medicaid supplier standards |
| ☐ Understand accreditation options (ACHC, CHAP, Joint Commission, HQAA) | ☐ Learn basic HIPAA awareness principles |
| ☐ Research oxygen permit requirements (if applicable) | ☐ Research local county or city business requirements |

Florida Compliance Alert: Operating without an AHCA license is a **third-degree felony** in Florida, with fines up to \$5,000 per violation per day. Level 2 background checks (fingerprint-based) are required for all owners and employees. Accreditation can take 6–9 months — begin this process early.

FLORIDA HME REGULATORY QUICK REFERENCE

Requirement	Authority	Key Detail
HME Provider License	AHCA	Required per location; renew every 2 years via AHCA Portal
Application Fee	AHCA	\$304.50 initial; \$400 inspection fee (waived with accreditation)
Surety Bonds	CMS / FL Medicaid	\$50,000 CMS DMEPOS bond + \$50,000 Florida Medicaid bond
Accreditation	ACHC / CHAP / TJC	Required for Medicare/Medicaid billing; plan for 6–9 months
Background Screening	AHCA / FLHealthSource	Level 2 fingerprint-based check for all owners & staff
Physical Location	AHCA	Must be inspectable; no virtual offices or PO Boxes

4 INVENTORY & EQUIPMENT PLANNING — Operational Equipment

☐ Identify target product categories (e.g., mobility, respiratory, wound care)

☐ Research supplier and vendor options

☐ Compare inventory models (stocking vs. dropshipping)

☐ Determine storage and warehouse requirements

☐ Research delivery and logistics options

☐ Create initial inventory budget

☐ Develop equipment handling procedures

☐ Establish cleaning and sanitation workflow

5 MARKETING READINESS — Customer Acquisition Preparation

☐ Create Google Business Profile

☐ Develop local SEO plan

☐ Create introductory business materials (brochures, cards)

☐ Build referral strategy (physicians, discharge planners)

☐ Identify target customer groups

☐ Establish social media presence

☐ Create educational content ideas

☐ Develop launch announcement strategy

6 FINANCIAL READINESS — Startup Planning

☐ Create comprehensive startup budget

☐ Estimate monthly operating costs

☐ Establish emergency reserve goal

☐ Research insurance costs (min. \$6,000/yr liability)

☐ Estimate marketing budget

☐ Estimate inventory budget

☐ Create 90-day operational plan

☐ Develop realistic revenue expectations

Florida Financial Note: AHCA requires a **Proof of Financial Ability to Operate (PFA)** — CPA-prepared financial statements, projected cash flow, and proof of startup capital. Total startup costs typically range from **\$10,000–\$20,000+** before opening. The full licensing process can take **9–12 months**.

Self-Assessment: Which Areas Need the Most Attention?

Review the six sections above. Identify the areas where you feel least prepared — these are your immediate priority areas before moving forward.

GETTING STARTED

1–16

Focus on Business Formation & Operational Foundations first

BUILDING MOMENTUM

17–32

Prioritize Compliance, Inventory & Marketing Readiness

LAUNCH READY

33–48

Finalize Financial Planning & prepare your launch strategy

"Many businesses fail because entrepreneurs focus only on products instead of systems. The strongest businesses are usually the most organized."

— An important reminder for every HME entrepreneur

NEXT STEP: Ready to Go Beyond the Checklist?

The Sunburst™ HME Business Workshop expands on these concepts with full implementation guidance.

◆ **Startup Sequencing**

◆ **Operational Workflows**

◆ **Compliance Planning**

◆ **Vendor Strategy**

◆ **Launch Systems**

◆ **Business Model Comparisons**

◆ **Budgeting Frameworks**

◆ **Implementation Guidance**

