

HOMEFIELD ADVISORY

FREE CHECKLIST · FOR FLORIDA-LICENSED PHYSICAL THERAPISTS

The Florida Setup Checklist

Five gates before your first cash patient. Work them in order; no patient until gates 1 through 4 are closed.

Most side practices stumble on **order**, not effort: a patient seen before the entity exists, a Good Faith Estimate that never went out, an employer clause nobody read. This page is the order. Each box is a decision; the Side Practice Kit is the how.

Gate 1 · Employment Ten minutes that decide whether this proceeds

- ☐ **Read your agreement** for moonlighting, non-compete, and conflict-of-interest clauses.
- ☐ If policy requires outside-work approval, **get it in writing** before you spend another hour.
- ☐ Never your employer's patients, time, equipment, or EMR. Different patients, different hours, your own system.

Gate 2 · Entity One afternoon of paperwork, then waiting

- ☐ **File the entity first** at Sunbiz (PLLC or LLC; \$125 state fee). Nothing else can happen until the state confirms it.
- ☐ **EIN second**, from irs.gov, free, in minutes. Never pay a third-party site for one.
- ☐ **Local business tax receipt**: county, then city if you are inside city limits.
- ☐ **Business bank account**: bring Articles, EIN letter, license.
- ☐ NPI for the business (free). Calendar the Sunbiz annual report.
- ☐ Answer **both Chapter 400 questions**: the clinic exemption and home-health-agency licensure.
- ☐ **Malpractice policy active before visit one**, entity named, occurrence form. Your employer's coverage does not follow you home.

Gate 3 · Patient safety The three rules you memorize

- ☐ **Direct access, 30-day rule** (Fla. Stat. §486.021): a practitioner of record must review and sign if treatment runs past 30 days. Track it from the first treatment date.
- ☐ **Ask the Medicare question at first contact**, on the intake and in your booking script. See the hard line below.
- ☐ **Good Faith Estimate** (45 CFR 149.610): notice posted on your site and where patients are seen; delivered on the federal clock from booking; every estimate kept six years.
- ☐ Consent, intake, privacy notice, and authorizations ready before you arrive.
- ☐ Chart every visit in a **system you control**. Never your employer's EMR.
- ☐ Human-trafficking course and posted sign (§456.0341); background screening current.

Gate 4 · Operations Tested end to end before the first booking

- ☐ **Payments**: processor account, card on file enabled, a test charge run and refunded.
- ☐ **Booking**: services, protected windows, travel buffers, reminders, and a cancellation policy in writing.
- ☐ Prices set with drive time counted. It is the number that sneaks up on people.
- ☐ Auto policy confirms business use in writing; ask the carrier about general liability for in-home work.

Gate 5 · Marketing Can stay open after launch

- ☐ Google Business Profile as a **service-area business**, no home address shown.
- ☐ One-page website with the GFE notice on it, checked for accessibility.
- ☐ Tell twenty people who already know you. Mind the Gate 1 bright lines.

Ready when All four closed

- ☐ Approval in hand, or confirmed none needed.
- ☐ Entity confirmed, bank open, policy active.
- ☐ Intake, GFE, and Medicare question in place.
- ☐ Payment and booking tested.

The one hard line: Medicare beneficiaries

Beneficiary status, not age, is the test. Ask every prospective client at first contact: "Are you enrolled in Medicare, including a Medicare Advantage plan?" Physical therapists cannot opt out of Medicare the way physicians can, and the conservative reading of federal claim rules, which is the reading healthcare attorneys recommend, is that a PT cannot simply take cash from a beneficiary for services Medicare would cover. Until you enroll, do not take Medicare beneficiaries as cash clients for covered services. When in doubt, decline and refer.

Every box above has a guide, a form, or a tool behind it in the Side Practice Kit: 22 pieces in the order you use them, \$299, credited in full toward Practice Launch.
homefieldadvisory.com/side-practice

General information for Florida-licensed PTs, not legal advice. Statute references current as of August 2026; confirm against the current text before relying on them.

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