

Project Information

Submission Date	April 2, 2026
Document Type	CON Application 2 nd Completeness Review Response
Review Schedule	Schedule One
CON Review Service	Home Health Agency (HHA) Services
Proposed Project	Establish a New Medicare-Certified Home Health Agency
Proposed Service Area	Anne Arundel, Montgomery, Prince George's & Southern Region
Regulatory Justification	COMAR 10.24.16.04

Applicant and Organization Details

Applicant Name	Quality One Care Home Health, Inc. (QOC)
Applicant Status	MD RSA License No. R3057 / Joint Commission Accredited
Headquarters Address	9221 Colesville Road, Silver Spring, MD 20910
Phone / Fax	301.658.7141 / 301.579.4845
Website / Email	www.qualityonecare.com / info@qualityonecare.com

Key Contact for Submission Questions

Name and Title	Amon Chafukira, Program Coordinator
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Key MHCC Deadlines (Schedule One)

Letter of Intent (LOI) Due	November 7, 2025
Pre-Application Conference	November 19, 2025
Full Application Due	January 9, 2026
Completeness Response Due	April 2, 2026

Submitted To	Certificate of Need Division, Maryland Health Care Commission 4160 Patterson Avenue, Baltimore, MD 21215
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QOC Quality One Care



Home Health, Inc

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April 2, 2026

VIA EMAIL & HAND DELIVERY

Ms. Deanna Dunn
Health Facilities Coordination Officer
Maryland Health Care Commission
4160 Patterson Avenue
Baltimore, Maryland 21215-2299

Re: Quality One Care Home Health, Inc., Responses to 2nd Completeness Questions dated March 27, 2026, for the Consolidated Certificate of Need (CON) Application to Establish a Home Health Agency in Anne Arundel County, Montgomery County, Prince George's County, Calvert County, Charles County and St. Mary's County.

Matter # 26-R4-2479 Anne Arundel County,

Matter # 26-R4-2480 Montgomery County,

Matter # 26-R4-2481 Prince George's County

Matter # 26-R4-2482 Southern Jurisdictions: Calvert County, Charles County, and St. Mary's County

Dear Ms. Dunn:

On behalf of Quality One Care Home Health, Inc., (QOC), we are submitting an electronic version, and four (4) hard copies of its Responses to Completeness Questions dated March 27, 2026, and related exhibits. This submission includes a PDF & WORD version of the responses and EXCEL files, if any, of all requested and required MHCC tables.

We hereby certify that a copy of this submission has also been forwarded to the appropriate local health planning agency as noted below.

If you have questions about the information provided above, please contact us at your convenience.

Sincerely,

Amon Chafukira, Program Coordinator
Quality One Care Home Health, Inc

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10.24.01.08G(3)(d) Project Feasibility and Facility or Program Viability

1. **Table 1, while complete, does not seem to be equal or consistent with the other QOC applications, as the total is zero, with not start-up costs associated with a new project. Commission staff note that Table 1 for central Maryland has \$44,000 in start-up costs, and for the total budget. The QOC application for western Maryland has \$100,000 in start-up costs, and a \$153,000 total budget.**

Page 20 under financial solvency does state that there will be \$50,000 in start-up costs. Provide further explanation on why the project budget for the Southern Maryland Counties is zero, and how and where these start-up costs are captured in the data presented.

Applicant Response (Q1) – Table 1 Clarification and Start-Up Cost Reconciliation

Quality One Care Home Health, Inc. (QOC) appreciates the Commission’s review and the opportunity to clarify the presentation of project costs in Table 1 for the Southern Maryland application.

QOC acknowledges that the presentation of \$0 in Table 1 may have created the appearance that no start-up costs are associated with the proposed project. This reflects an interpretation of Table 1 as limited to capital expenditures (i.e., construction, land, and capitalized assets), which are not required for this project.

As previously stated, the proposed Home Health Agency will operate under a lease-based, non-construction model utilizing existing infrastructure. Accordingly, there are:

- No land acquisition
- No construction or renovation
- No capitalized equipment purchases
- No financing or project debt

This response specifically addresses the Commission’s question regarding why Table 1 previously reflected \$0 and how the approximately \$50,000 in start-up costs referenced in the Financial Solvency section are captured and reflected within the Applicant’s financial data.

Working Capital Clarification

While the project does not require capital expenditures, the Applicant acknowledges that start-up operations require working capital to support staffing, administrative infrastructure, and early operating expenses prior to revenue stabilization.

Accordingly, Table 1 has been revised to reflect approximately \$50,000 in start-up working capital, funded through internal equity.

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The project requires approximately \$50,000 in start-up working capital, which includes:

- Initial staffing and payroll support during ramp-up
- Administrative setup and operational readiness
- Billing and compliance infrastructure preparation
- Coverage for reimbursement timing variability (including Medicare payment cycles and PPEO review periods)
- Support for operating expenses, including the planned Waldorf administrative office lease

Reconciliation with Financial Data

The approximately **\$50,000 in start-up working capital** referenced in the Financial Solvency section is not presented as a single line item within Table 4 but is derived from the aggregation of initial operating expenses incurred during the early phase of operations.

As reflected in Table 4, first-year expenses include salaries and wages, contractual services, administrative costs, supplies, and lease expenses for the Waldorf office. The start-up working capital represents the portion of these early-period operating costs required to support operations prior to stabilization of revenue and reimbursement cycles.

Accordingly, the \$50,000 is embedded within the initial operating expense structure presented in Table 4 and is now appropriately reflected in Table 1 under Working Capital Start-Up Costs to ensure full alignment between narrative disclosures and financial tables.

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Email: info@qualityonecare.com / Web: <http://www.qualityonecare.com>**TABLE 1: Project Budget**

Instructions: All estimates for 1a- d; 2a- f; and 3 are for current costs as of the date of application submission and should include the costs for all intended construction and renovations to be undertaken. Inflation from date of submission of project completion should only be included on the Inflation line 1e. (DO NOT CHANGE THIS FORM OR ITS LINE ITEMS. IF ADDITIONAL DETAIL OR CLARIFICATION IS NEEDED, ATTACH ADDITIONAL SHEET.)

A. USE OF FUNDS	
1. CAPITAL COSTS (if applicable):	
a. New Construction	
1) Building	\$0
2) Fixed Equipment (not included in construction)	\$0
3) Architect/Engineering Fees	\$0
4) Permits, (Building, Utilities, Etc.)	\$0
a. SUBTOTAL New Construction	\$0
b. Renovations	
1) Building	\$0
2) Fixed Equipment (not included in construction)	\$0
3) Architect/Engineering Fees	\$0
4) Permits, (Building, Utilities, Etc.)	\$0
b. SUBTOTAL Renovations	\$0
c. Other Capital Costs	
1) Movable Equipment	\$0
2) Contingency Allowance	\$0
3) Gross Interest During Construction	\$0
4) Other (Specify)	\$0
c. SUBTOTAL Other Capital Cost	\$0
TOTAL CURRENT CAPITAL COSTS (sum of a - c)	\$0
Non-Current Capital Cost	
d. Land Purchase Cost or Value of Donated Land	\$0
e. Inflation (state all assumptions, including time period and rate)	\$0
TOTAL PROPOSED CAPITAL COSTS (sum of a - e)	\$0
2. FINANCING COST AND OTHER CASH REQUIREMENTS	
a. Loan Placement Fees	\$0
b. Bond Discount	\$0

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c. CON Application Assistance	\$0
c1. Legal Fees	\$0
c2 Other (Specify and add lines as needed)	\$0
d. Non-CON Consulting Fees	\$0
d1. Legal Fees	\$0
d2. Other (Specify and add lines as needed)	\$0
e. Debt Service Reserve Fund	\$0
f. Other (Specify)	\$0
TOTAL (a - f)	\$0
3. WORKING CAPITAL STARTUP COSTS	\$50,000
TOTAL USES OF FUNDS (sum of 1 - 3)	\$50,000
B. SOURCES OF FUNDS FOR PROJECT	
1. Cash (100% Equity)	\$50,000
2. Pledges: Gross, less allowance for uncollectable _____ = Net	
3. Gifts, bequests	
4. Authorized Bonds	
5. Interest income (gross)	
6. Mortgage	
7. Working capital loans	
8. Grants or Appropriation	
a. Federal	
b. State	
c. Local	
9. Other (Specify)	
TOTAL SOURCES OF FUNDS (sum of 1-9)	\$50,000
ANNUAL LEASE COSTS (if applicable)	
• Land	
• Building (Operating Lease – reflected in Table 4)	
• Moveable equipment	
• Other (specify)	

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Source of Funds and Financial Capacity

The \$50,000 start-up cost will be funded entirely through existing corporate cash reserves. As demonstrated in CPA-prepared financial statements:

- QOC maintains \$630,851 in cash and bank balances as of October 31, 2025
- Historical audited balances exceeded \$1.4 million in cash (2023)
- The organization maintains positive equity and no reliance on short-term borrowing

The required start-up investment represents a small fraction of available liquidity and is fully supported without financial strain. Additionally, the project carries no capital debt, does not require external financing and operating costs are phased and aligned with projected census growth (Tables 2B and 4)

Conclusion & Project Viability

Table 1 (Southern Maryland) has been updated to reflect \$50,000 under Working Capital Start-Up Costs, with a corresponding \$50,000 under Sources of Funds (Cash), ensuring full reconciliation of Total Uses and Sources of Funds in alignment with MHCC expectations.

The previously reported \$0 reflects the absence of capital expenditures, whereas the \$50,000 represents non-capital operational working capital required for start-up. The project is best characterized as a low-capital, working-capital-funded start-up, requiring:

- No capital development
- No debt financing
- Minimal start-up working capital (\$50,000)
- Full funding through existing internal resources

The Southern Maryland start-up cost is lower than other QOC applications due to shared infrastructure, existing administrative capacity, and absence of independent capital setup requirements. The inclusion of \$50,000 in Table 1 does not result in double-counting, as Table 4 reflects ongoing operating expenses rather than one-time start-up capitalization. This variation in start-up cost across QOC applications reflects differences in operational structure, geographic coverage, and reliance on shared infrastructure, and does not indicate any inconsistency in financial planning or feasibility.

Beyond addressing the requested clarification, the Applicant respectfully emphasizes that the proposed project is financially conservative, operationally feasible, and supported by substantial existing infrastructure and liquidity. The modest working capital requirement represents a small fraction of available cash reserves and is sufficient to support initial staffing, administrative setup, and early operations without reliance on external financing.

Accordingly, QOC is well-positioned to implement the proposed Home Health Agency in a manner that is both fiscally responsible and consistent with the Commission's standards for financial feasibility and program viability. This clarification represents a refinement in financial presentation only and does not change the scope, scale, or operational structure of the proposed project.

QOC Quality One Care



Home Health, Inc

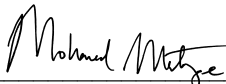
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AFFIRMATION

I hereby declare and affirm under the penalties of perjury that the facts stated in this application and its attachments are true and correct to the best of my knowledge, information and belief.



Mohamed Matope, Director
Quality One Care Home Health, Inc.

03/30/2026

Date