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Ways to pay for care at home

A family funding guide: what care costs, how families pay for it, and who to call.

What care at home helps with.

Care at home usually means help with everyday activities, not medical treatment. Insurers and programs often describe need in two groups.

Daily activities

- Bathing
- Dressing
- Eating
- Using the bathroom
- Moving from a bed or chair
- Grooming

Everyday tasks at home

- Preparing meals
- Light housekeeping
- Shopping and errands
- Remembering medications
- Getting to appointments

- Managing bills and paperwork

What care costs.

Ranges from national cost of care surveys. What your family pays depends on where she lives, the care she needs and how many hours of help she has each week.

In-home care

$2,253 to $4,957 a month

A caregiver comes to her home and helps with the parts of the day that have become hard: bathing, dressing, meals, light housekeeping and company. Care at home is usually paid by the hour, so the hours she needs shape the bill.

The above cost represents the national average for 20—44 hours of one-to-one care per week.

Adult day health care

$58 to $267 a day

A daytime program outside the home with supervision, activities and meals. Families often use it so the person caring for Mom can work or rest.

National median: $95 a day.

Assisted living

$4,369 to $12,096 a month

She moves into a community and gets help with daily activities, with meals and staff on site. The survey's figures are for a private one-bedroom.

National median: $6,200 a month.

Nursing home, shared room

$5,627 to $27,831 a month

Round-the-clock nursing and personal care in a facility, for people who need more medical support than assisted living provides.

National median: $9,581 a month.

Nursing home, private room

$7,604 to $18,448 a month

The same level of care as a shared room, with a room of her own.

National median: $10,798 a month.

Questions to ask any agency about cost.

1. What is the hourly rate?
2. Is there a minimum number of hours per visit or per week?
3. Do nights, weekends or holidays cost more?

4. How much notice do you need to start, change or cancel a visit?
5. What does the rate include, and what costs extra?
6. How and when will we be billed?

Ways to pay.

What are the common ways families pay for care at home?

Most families use more than one source. The usual ones are:

- Savings and income
- Long-term care insurance
- Veterans benefits
- State Medicaid home care programs
- Some Medicare Advantage plans
- Life insurance options
- Home equity

Source: ACL: using life insurance to pay for long-term care

Does Medicare pay for care at home?

Not for ongoing everyday help. Original Medicare does not pay for 24-hour care at home, homemaker services unrelated to a care plan, or personal care such as bathing and dressing when that is the only care she needs.

It can cover part-time skilled care at home, like nursing or therapy, when she is homebound and a health care provider certifies the need. You pay nothing for those covered home health services.

Source: Medicare: home health services

Will a Medicare Advantage plan help?

Sometimes. Since 2019, Medicare Advantage plans have been allowed to offer in-home support as an extra benefit. It is not common. In 2026, about 10% of people in individual plans had access to it.

Call the plan and ask three things in writing: what in-home help is covered, how many hours, and which providers you can use.

Source: KFF: Medicare Advantage in 2026

Does long-term care insurance pay for care at home?

Most policies pay when a person needs help with two or more of six daily activities, or has a cognitive impairment. There is usually a waiting period first, often 30, 60 or 90 days, and you pay for care during that time.

The insurer approves a plan of care, then pays up to the policy's daily limit until its lifetime maximum is reached. Ask the insurer for the waiting period, the daily limit and the provider rules for her policy.

Source: ACL: receiving long-term care insurance benefits

Will VA benefits pay for care at home?

There are two routes to ask about.

VA health care. Veterans enrolled in VA health care who meet the clinical criteria can get Homemaker and Home Health Aide Care, with help such as bathing, dressing and eating. A copay may apply. Start with a VA social worker.

Veterans Pension with Aid and Attendance. A monthly payment for wartime veterans who are 65 or older or have a qualifying disability, and who meet income and net worth limits. From December 1, 2025 to November 30, 2026, the net worth limit is $163,699 and the maximum yearly amount for a veteran with no dependents who qualifies for Aid and Attendance is $29,093.

Source: VA: Homemaker and Home Health Aide Care • VA: Veterans Pension eligibility • VA: Veterans Pension rates

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Can Medicaid help pay for care at home?

It depends on her state. Nearly all Medicaid home care is optional for states, so eligibility and services vary a lot from state to state.

Many programs have waiting lists. In 2025, 41 states kept waiting lists or interest lists, with more than 600,000 people on them. Ask your state Medicaid office, or call the Eldercare Locator at 1-800-677-1116 to reach your local aging office.

Source: KFF: Medicaid home care in 2025 • KFF: waiting lists for Medicaid home care • Eldercare Locator

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Does Georgia Medicaid pay for care at home?

It can. Georgia runs the Elderly and Disabled Waiver Program, or EDWP, which includes the two programs families hear about by name: CCSP and SOURCE. For care at home the part that matters is Personal Support Services — help with hygiene, meals, light housekeeping, errands and in-home respite. The waiver also covers adult day health, home-delivered meals and an emergency response system.

To qualify she must be 21 or over, have a functional impairment with an unmet need for care, be approved at an intermediate nursing-home level of care, and be Medicaid eligible or become eligible after she is admitted to the program. Two things families get wrong: **she does not have to be homebound**, and Georgia counts Alzheimer's and dementia as physical conditions for the impairment test.

Georgia also runs the Independent Care Waiver Program for adults between 21 and 64 with severe physical disabilities or a traumatic brain injury. That one has a waiting list, and you apply through Alliant GMCF on 800-982-0411.

The income and asset limits move whenever Social Security changes, so ask for the current figures rather than planning around a number you read online.

Source: Georgia DCH: Elderly and Disabled Waiver Program • Georgia Medicaid: waiver programs

Who do we call in metro Atlanta to start?

For EDWP the Area Agency on Aging is the front door: it does the assessment, decides eligibility and sets which services she needs. For the ten-county Atlanta region that is the Atlanta Regional Commission's Area Agency on Aging, which families reach through empowerline on (404) 463-3333 or (866) 552-4464, Monday to Friday.

If she is not on Medicaid yet, that application goes through your county Division of Family and Children Services office. Ask empowerline to walk you through both steps in the same call, and ask what the wait looks like right now.

Source: Georgia DCH: Elderly and Disabled Waiver Program • empowerline: Atlanta Regional Commission Area Agency on Aging

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How can family members help pay?

Brothers, sisters and grandchildren often share the cost. If you pay for care, there may be a tax benefit. Qualified long-term care services for a chronically ill person, given under a plan of care from a licensed health care practitioner, can count as medical expenses. You may be able to include expenses you pay for a parent who qualifies as your dependent. Generally, only medical expenses above 7.5% of your adjusted gross income are deductible.

Talk to a tax professional before you count on it.

Source: IRS Publication 502

Is there free or local help for families?

The National Family Caregiver Support Program runs through local Area Agencies on Aging. It offers information, help getting services, counseling and training, respite care, and some extra services on a limited basis.

The Eldercare Locator will connect you to your local office: 1-800-677-1116.

Source: ACL: National Family Caregiver Support Program • Eldercare Locator

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Can her home pay for care?

A reverse mortgage, called a HECM, lets homeowners 62 and older borrow against their home without monthly payments. It is a loan, not income. The balance grows over time and is repaid when she no longer lives in the home. She must keep paying property taxes and homeowners insurance.

Counseling from a HUD-approved counselor is required first. HUD's line for finding one is (800) 569-4287.

Source: HUD: reverse mortgages for seniors (HECM) • CFPB: what is a reverse mortgage?

Can life insurance pay for care?

Some policies can. The main options are an accelerated death benefit, which advances part of the death benefit while she is living, a life settlement, which sells the policy, and combination life and long-term care policies.

Each has a cost. There may be little or no death benefit left for the family, some payments can affect Medicaid eligibility, and settlement money may be taxed. Get advice before you sign anything.

Source: ACL: using life insurance to pay for long-term care

Before you choose a way to pay.

1. Does this way of paying fit her needs and your budget?
2. Did you get the answer in writing?
3. Have you checked it with someone who is not selling it, such as a tax professional or elder law attorney?
4. Do you know who to call when the rules or her needs change?

Where to get help.

Metro Atlanta aging services	empowerline (404) 463-3333 • (866) 552-4464
Georgia Medicaid waivers (EDWP)	medicaid.georgia.gov
Eldercare Locator	1-800-677-1116 • eldercare.acl.gov
Medicare	medicare.gov
Veterans Pension	va.gov/pension
VA health care at home	Ask a VA social worker
Reverse mortgage counseling	HUD (800) 569-4287
Long-term care planning	acl.gov/ltc
Taxes and medical expenses	IRS Publication 502

This guide is general information, not legal, financial or tax advice. Rules and amounts change, so confirm with each program. Figures reviewed September 17, 2026. Cost sources: Genworth Cost of Care Survey (in-home care) and CareScout Cost of Care Survey 2025 (all other care types).