

Paying for In-Home Care

A family guide to the programs and options that can help pay for non-medical, in-home living assistance.

Not legal or financial advice. This is general information. Rules, eligibility and amounts change and differ by state; always confirm with the program, your insurer or a qualified advisor. Sources are listed at the end (checked October 9, 2026).

First, what kind of care is this?

In-home living assistance (also called non-medical home care, personal care or custodial care) is help with daily life: bathing, dressing, meals, light housekeeping, errands, reminders and companionship. It is different from **home health care**, which is skilled medical care such as nursing or therapy ordered by a doctor. Many payment programs treat the two very differently, so it helps to use the right words when you call.

Quick map of the options

Source	Who it may help	Non-medical home care?	Where to start
Private pay	Anyone	Yes	The home-care agency
Long-term care insurance	People with a policy	Often, depending on the policy	The insurer and your policy
VA programs	Enrolled Veterans who qualify; some survivors (pension)	Some programs, based on assessed need	A VA social worker; VA.gov
Medicaid HCBS	People with limited income and assets who need help with daily activities	Personal care is offered in every state, through different programs	Your state Medicaid agency
PACE	Age 55+, nursing-home level of need, in a PACE service area	Yes, as part of coordinated care	A local PACE organization
Area Agency on Aging	Older adults and family caregivers	Limited services; varies locally	Eldercare Locator: 1-800-677-1116
Medicare	People 65+ and some with disabilities	Generally no (Original Medicare); some Medicare Advantage plans offer limited help	Medicare.gov or your plan
Nonprofits	Varies	Sometimes (grants, respite, vouchers)	BenefitsCheckUp; local organizations



Private pay

Most families pay for at least some care themselves, usually by the hour, sometimes with a minimum visit length. Private pay gives the most flexibility: you choose the schedule and the tasks within the agency's services.

Ask your agency which payment methods it accepts and how it protects your payment details. A reputable agency will never ask you to write a full card or bank account number on a paper form.

Questions to ask

- What is the hourly rate, and is there a minimum per visit?
- Are nights, weekends or holidays priced differently?
- How much notice do you need to cancel a visit?
- How and when will I be billed?

Long-term care insurance

Long-term care insurance policies pay when the insured person meets the policy's **benefit trigger**. According to the Administration for Community Living, most policies pay when you need help with two or more of six activities of daily living, or when you have a cognitive impairment such as Alzheimer's disease; the insurer usually confirms this with an assessment and approves a plan of care.^[5]

Most policies have an **elimination period** — a waiting period, commonly chosen as 30, 60 or 90 days — after the trigger and before payments begin. You pay for care during that time, and some policies require paid care to count those days. Reimbursement policies typically pay costs up to a daily limit until a lifetime maximum is reached.^[5]

Questions to ask

- Does my policy cover care at home by a licensed agency?
- Which benefit trigger applies, and who does the assessment?
- How long is my elimination period, and must it be met with paid care?
- Will you pay the agency directly or reimburse me?
- What are the daily and lifetime limits?

VA programs for Veterans

Homemaker and Home Health Aide Care. A trained aide, supervised by a registered nurse, helps with daily activities such as bathing, dressing, eating and moving around. Aides work for organizations that have a contract with VA. Enrolled Veterans may qualify if they are eligible for community care, meet the clinical criteria and the service is available locally; a copay may apply depending on service-connected disability status.^[2]

Veteran-Directed Care. Eligible Veterans receive a budget and, with a counselor's help, hire their own workers — which can include a family member or neighbor. Availability varies by location.^[3]

Aid and Attendance or Housebound. These are monthly payments added to a VA pension for qualified Veterans and survivors — for example, a person who needs another person's help with bathing, eating or dressing. You cannot receive both at the same time. The Veteran or survivor receives the payment and can use it toward care.^[4]

Questions to ask

- Talk with a VA social worker about assessed needs and what is available near you.^[2,3]
- For Aid and Attendance, VA Form 21-2680 is completed with an examining provider.^[4]
- Ask the agency whether it is a VA community care provider in your area.



Medicaid home and community-based services (HCBS)

Medicaid can pay for care at home through home and community-based services. Section 1915(c) waivers, created in 1983, let states offer services at home instead of in an institution, and most states operate at least one.^[6]

Personal care — help with activities like eating and dressing and with tasks like meals and medication management — is available in every state, though states offer it through different programs. People usually qualify by age (65+) or disability, with limited income and assets and a demonstrated need for help with daily activities. Waiver programs can cap enrollment, so some states use waiting lists.^[7]

Questions to ask

- What HCBS or waiver programs does my state offer for older adults?
- Is there a waiting list?
- Which agencies in my area are approved providers?

PACE (Program of All-Inclusive Care for the Elderly)

PACE coordinates medical and social services for people who are 55 or older, live in a PACE organization's service area, are eligible for nursing-home care and can live safely in the community when they enroll. Most participants have both Medicare and Medicaid, and PACE becomes their source of Medicare and Medicaid services.^[8]

Area Agencies on Aging and state programs

Area Agencies on Aging connect older adults and family caregivers with local services. The Eldercare Locator, a public service of the Administration for Community Living, helps you find yours: call **1-800-677-1116** or visit eldercare.acl.gov.^[10]

Through the National Family Caregiver Support Program, states fund information, help accessing services, counseling and training, **respite care** (temporary relief for family caregivers) and limited supplemental services for eligible family caregivers — including adult caregivers of people 60 and older and of people of any age with Alzheimer's disease or related disorders.^[9]

Medicare

Original Medicare generally does not pay for non-medical, custodial home care. Medicare.gov states that Medicare doesn't pay for 24-hour-a-day care at home, for homemaker services unrelated to your care plan, or for custodial or personal care such as bathing or dressing when that is the only care you need.^[1]

Medicare's home health benefit covers part-time or intermittent **skilled** care for people who are homebound.^[1]

Since 2019, Medicare Advantage plans have been allowed to offer some non-skilled in-home support as a supplemental benefit. Whether a plan offers it, and how much, depends on the plan.^[12]

Questions to ask

- If you have Medicare Advantage: does my plan include in-home support services this year? How many hours, and which agencies?

Nonprofits and community help

Local nonprofits, faith communities, disease-specific organizations and community foundations sometimes offer respite grants, vouchers or volunteer help. The National Council on Aging's free, confidential **BenefitsCheckUp** tool (benefitscheckup.org) helps older adults and people with disabilities find benefits programs they may qualify for.^[11]

Some families also ask a tax professional whether care costs may qualify for tax deductions or credits.



Before your first call: a checklist

- Write down the help needed each day (bathing, dressing, meals, reminders, supervision) and the hours you want.
- Gather policy and program information: insurance policy, VA details, Medicaid or AAA case manager contacts.
- Ask each payer what is authorized (hours, rate, start and end dates) and whether a waiting period applies.
- Ask the agency to explain who pays first, what you will owe, and what happens if an authorization ends.
- Our **Payer & Payment Information** form (TDC-FRM-601) organizes all of this in one place. Never write card or bank numbers on paper; agencies collect them through a secure payment system.

The Dove Circle builds technology and resources for home care. We are not an insurer, a government agency or a benefits counselor, and we do not decide eligibility. For a personal answer, contact the program directly.

Sources

Checked October 9, 2026. Numbers in brackets in the text refer to this list.

- [1] Medicare.gov. "Home health services." <https://www.medicare.gov/coverage/home-health-services>
- [2] U.S. Department of Veterans Affairs. "Homemaker and Home Health Aide Care." https://www.va.gov/GERIATRICS/pages/Homemaker_and_Home_Health_Aide_Care.asp
- [3] U.S. Department of Veterans Affairs. "Veteran-Directed Care." https://www.va.gov/GERIATRICS/pages/Veteran-Directed_Care.asp
- [4] U.S. Department of Veterans Affairs. "VA Aid and Attendance benefits and Housebound allowance." <https://www.va.gov/pension/aid-attendance-housebound/>
- [5] Administration for Community Living. "Receiving Long-Term Care Insurance Benefits." <https://acl.gov/ltc/costs-and-who-pays/what-is-long-term-care-insurance/receiving-long-term-care-insurance-benefits>
- [6] Medicaid.gov (CMS). "Home & Community-Based Services Authorities." <https://www.medicaid.gov/medicaid/home-community-based-services/home-community-based-services-authorities/index.html>
- [7] KFF. "What is Medicaid Home Care (HCBS)?" <https://www.kff.org/medicaid/what-is-medicaid-home-care-hcbs/>
- [8] Medicaid.gov (CMS). "Program of All-Inclusive Care for the Elderly (PACE)." <https://www.medicaid.gov/medicaid/long-term-services-supports/program-all-inclusive-care-elderly>
- [9] Administration for Community Living. "National Family Caregiver Support Program." <https://acl.gov/programs/support-caregivers/national-family-caregiver-support-program>
- [10] Administration for Community Living. "Eldercare Locator." <https://eldercare.acl.gov>
- [11] National Council on Aging. "What Is BenefitsCheckUp?." <https://www.ncoa.org/article/what-is-benefitscheckup-and-how-does-it-help-people-find-benefits-assistance/>
- [12] Frier Levitt (law firm summary of the CMS 2019 rule). "New CMS Final Rule Adds Non-Skilled In-Home Care as Medicare Advantage Benefit in 2019." <https://www.frierlevitt.com/articles/new-cms-final-rule-adds-non-skilled-in-home-care-as-medicare-advantage-benefit-in-2019/>

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