

How to Pay for Home Care

The majority of adults want to age in place* – and it can be a cost-effective way to meet your loved one’s needs. In addition to wondering how to choose the right home care partner, you may have questions about the best way to pay for it.

Your loved one’s heart is in their home. **So if their health allows them to remain at home supported by high-quality caregivers, finding a way to make that happen is one of the greatest gifts you can give them.** Here are some tips to get started.

Sizing Up Your Resources

Having answers to these questions can help you prepare to speak with a member of our BrightStar Care® team:

- What income, savings and assets does my loved one have?
- Do they have pensions, annuities or other retirement income?
- Do they have assets they no longer need that could be sold?
- Did he or she or their spouse serve in the military?
- What health insurance do they have? What does it cover?
- Does your loved one have Medicare or Medicare Advantage (MA)?
- Do they have Long-Term Care insurance (LTCi)?

In addition to your loved one’s resources, do you or other relatives have income or assets that could be used to support their care? There is no single financial solution for every family. For most, the answer is a combination of the funding sources.

Except for private pay, most options for home care services have eligibility requirements and limitations. We can help you navigate this path.

1. Private Pay or “Out of Pocket”

Paying with personal funds (from your loved one or a family member) helps cover services when care costs have reached the limits of sources like Medicare or other insurance.

2. Private Health Insurance

Thanks to partnerships with numerous insurance companies, BrightStar Care® is sometimes in-network. We can help clarify if your plan covers our services.

*AARP Research, 2021 Home and Community Preference Survey



Our location has been accredited by The Joint Commission – a widely recognized organization that evaluates the nation’s best hospitals and other healthcare organizations.



Three Things to Ask a Home Care Agency:

- What forms of payment do you accept?
- How is billing handled?
- What are your payment terms?

BrightStar Care

brightstarcare.com

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3. Long-Term Care Insurance (LTCI)

LTCi usually pays for in-home help with Activities of Daily Living like bathing, dressing, incontinence care, transfers (from bed, chair, toilet, etc.), meal prep, etc. We can help process LTCi claims.

4. Military Benefits

VA health care benefits are available for eligible Veterans and some surviving spouses. Programs such as Aid & Attendance and Wounded Warrior provide funding to be used for in-home services. We can help you determine if your loved one is eligible.**

5. Medicaid

Each state decides what services are provided under their Home and Community Based Service (HCBS) waiver program. Your loved one must meet your state's eligibility requirements and have income and assets below certain guidelines.***

6. Medicare (Traditional)

Medicare Parts A and B cover some in-home care, but the type of service and frequency may be limited.

Medicare-certified home health agencies provide service based on orders from a physician or allowed practitioner, usually for a specific condition and set period of time. If your loved one is receiving care from a Medicare home health agency, BrightStar Care (a home care agency) will work with the Medicare agency to provide supplemental or continued care.****

7. Medicare Advantage (MA)

Medicare Advantage (also called Medicare Part C) is an alternative to traditional Medicare health insurance that often includes benefits not covered by traditional Medicare, such as dental, vision, drug coverage and supplemental benefits like personal care and homemaker services. There are many MA plans available; we can help you sort through the details.****

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

This newer small program may be a source for home care funds. PACE provides medical and social services to certain frail seniors still living in the community. Most PACE participants are dually eligible for Medicare and Medicaid.*****

This overview is designed to serve as general information about complex topics and should not be taken as financial advice.

* AARP Research, 2021 Home and Community Preference Survey

** va.gov/GERIATRICS/pages/Home_and_Community_Based_Services.asp?utm_source=geriatrics_left_menu

*** [medicaid.gov](https://www.medicaid.gov)

**** [medicare.gov/coverage/home-health-services](https://www.medicare.gov/coverage/home-health-services)

***** [cms.gov/medicaid-chip/medicare-coordination/qualified-beneficiary-program/program-all-inclusive-care-elderly-pace](https://www.cms.gov/medicaid-chip/medicare-coordination/qualified-beneficiary-program/program-all-inclusive-care-elderly-pace)

NOTE: You can receive a free booklet, *Medicare & You*, from the official Medicare website [medicare.gov/medicare-and-you](https://www.medicare.gov/medicare-and-you)

Lean Into Our Experience

Most people will only deal with in-home care a few times in their life – for their parents, spouses, a child with a disability or even themselves. But at BrightStar Care, we think about home care services 24/7, every day of the year. We hope you'll turn to us as your trusted source of information.



Looking for more information about paying for home care?

Scan the QR code or visit brightstarcare.com/home-care-guide for more insights.