



[CLICK HERE](#) to return to the home page

Welcome to

LongTermCare.gov

Home / LTC Home / Costs & Who Pays / Who Pays for Long-Term Care?

Who Pays for Long-Term Care?

COSTS & WHO PAYS

The facts may surprise you.

Consumer surveys reveal common misunderstandings about which public programs pay for long-term care services. It is important to clearly understand what is and isn't covered.

Medicare:

- Only pays for long-term care if you require skilled services or rehabilitative care:
 - In a nursing home for a maximum of 100 days, however, the average Medicare covered stay is much shorter (22 days).
 - At home if you are also receiving skilled home health or other skilled in-home services. Generally, long-term care services are provided only for a short period of time.
- Does not pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of long-term care services
- You will have to pay for long-term care services that are not covered by a public or private insurance program

Medicaid:

- **Does pay for the largest share of long-term care services, but to qualify, your income must be below a certain level and you must meet minimum state eligibility requirements**
- Such requirements are based on the amount of assistance you need with ADL
- [Learn more about Medicaid coverage for long-term care](#)
- Other federal programs such as the **Older Americans Act** and the **Department of Veterans Affairs** pay for long-term care services, but only for specific populations and in certain circumstances

Good To Know

Like public programs, **private sources of payment have their own rules**, eligibility requirements, copayments, and premiums for the services they cover.

Health Insurance:

- Most employer-sponsored or **private health insurance**, including health insurance plans, **cover only the same kinds of limited services as Medicare**
- **If they do cover long-term care, it is typically only for skilled, short-term, medically necessary care**

There are an increasing number of **private payment options** including:

- [Long-term care insurance](#)
- [Reverse mortgages](#)
- [Life insurance options](#)
- [Annuities](#)

Last modified on 05/10/2022



Back to Top

SITE SUPPORT

- [Home](#)

OTHER ACL SITES

- [Disability Assistance and](#)

RELATED SITES

- [Grants.gov](#)

[Sign up for ACL](#)

- **Accessibility**
 - **Disclaimers**
 - **Contact Us**
 - **Freedom of Information Act (FOIA)**
 - **Privacy Policy**
 - **Site Map**
 - **Viewers & Players**
 - **Vulnerability Disclosure Policy**
- Information Line**
- **Eldercare Locator**
 - **ElderJustice.acl.gov**
 - **LongTermCare.gov**
 - **OlderIndians.gov**
- **HHS.gov**
 - **No Fear Act**
 - **Plain Writing (on HHS.gov)**
 - **USA.gov**
 - **WhiteHouse.gov**
 - **Vote.gov**
- updates**
- Receive important announcements, events, and resources via email.
- SUBSCRIBE >**

This is an official U.S. government website managed by the U.S. Department of Health & Human Services.

