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# What is In-Home Care?

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## Key Takeaways

- Older adults wanting to stay in their homes may need in-home care to stay safe and meet their everyday needs.
- In-home care includes companion care, personal care, and skilled nursing services. The term home health care is used to describe skilled nursing services provided in the home for short-term or long-term health concerns.

In-home care, which refers to personal or health care services received in the home, is preferred by many older adults who want to stay in their current homes and communities as they age. With the right kind of support and [home safety guidelines](#), many older adults can stay in their homes and avoid residential long-term care options, such as [assisted living](#) or nursing homes.

Talk with family, friends, and trusted health care providers about your current and future needs. It's helpful to understand what kind of in-home care options are available, as well as the costs and benefits of those services.


The [NCOA Adviser Local Care Reviews Team](#) created a comprehensive guide to in-home care, covering everything from basic companion services to skilled nursing care. We want you to feel informed about your home care options and confident in your decision to remain at home as you age.

## Why you can trust our expert review

Our team works hard to provide clear, transparent information to older adults seeking senior living and home care. To provide you with the best possible information, we have spent more than 250 hours:

- Surveying thousands of older adults and their caregivers about their search for senior living facilities
- Conducting focus groups with caregivers helping older adults find assisted living
- Mystery shopping dozens of brands and facilities associated with long-term care for older adults
- Analyzing and synthesizing nationwide data from the Centers for Medicare & Medicaid Services ([CMS](#)), the National Investment Center for Seniors Housing & Care ([NIC](#)), and the National Center for Assisted Living ([NCAL](#))
- Analyzing and synthesizing state-specific data from government health regulatory agencies

## In-home care: What is it?

The [National Poll on Healthy Aging](#), conducted by the University of Michigan’s Institute for Healthcare Policy and Innovation, found 88% of adults between the ages of 50 and 80 believe it’s important to age in place, which they define as “living independently, safely, and comfortably in one’s home for as long as possible.” But almost [70% of adults ages 65 and older will need some long-term care services](#), such as help with activities of daily living ([ADLs](#))  like bathing and dressing, or skilled nursing care. [2] This means the majority of older adults desiring to stay in their home will need some in-home care.

## Key differences between home health care and home care

Home care refers to services provided by non-licensed caregivers and certified nursing assistants (CNAs), such as providing companionship, helping out around the house, and assisting with ADLs, such as bathing and dressing.

Home health, which must be prescribed by a doctor, refers to the management of medical needs and conditions, including wound and catheter care, and administering medications and injections. These services must be performed by a registered nurse (RN) or a licensed professional nurse (LPN) supervised by an RN.

## Table 1 Home care services vs. home health services

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Services	Home Care	Home Health
Companionship	✓	
Household assistance, such as meal prep, light housekeeping, and errands	✓	
Assistance with activities of daily living, such as bathing, dressing, and toileting	✓	

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getting to and from the bathroom

Transportation



Medication reminders



Skilled nursing care



## Managing everyday tasks with in-home care

Some people living at home may need help with some ADLs, which fall into two categories. Basic activities of daily living (BADLs) refer to managing basic physical needs, such as bathing, dressing, toileting, and eating, while instrumental activities of daily living (IADLs) refer to more complex tasks, such as preparing meals, balancing a checkbook, or sticking with a medication regimen. In-home care providers can help with both kinds of ADLs, so their services might include bathing clients, preparing meals, transportation to medical appointments, and even grocery shopping.

RNs and LPNs employed by home health agencies perform skilled nursing services, such as wound care, diabetes management, and administering medications or injections. While RNs and LPNs provide more skilled services, they will likely spend less time with the older adult than a caregiver providing companionship or help with ADLs.

## Different types of in-home care services

## Home health care

Home health care refers to skilled nursing care provided by a RN or a licensed professional LPN under the supervision of an RN. Per a doctor's order, RNs and LPNs can visit the home to administer medications, give injections, and provide skilled care for ongoing medical issues, such as diabetes.

Home health care may also include specialized care prescribed by a doctor and administered in the home, such as physical or occupational therapy.

## Personal care assistance

Personal care assistance is often provided in the home by a CNA or other qualified, non-licensed caregivers. This kind of care includes assistance with all ADLs, from helping older adults use the bathroom to assisting them with meal preparation.

## Companion care services

For older adults who don't need medical care or regular help with ADLs, companion services can help ease loneliness. Companions spend time with older adults living at home, and can also assist with transportation to doctor's appointments, grocery shopping, preparing meals, and light housekeeping.

many older adults and in-home care makes them feel more confident living at home. It's important to regularly monitor your mental and physical health, including your ability to take care of yourself, maintain the home, and prepare nutritious meals. If you find you're having more trouble than you used to with these tasks, talk with friends, family members, a social services professional, like those at your local [area agency on aging](#), and a trusted health care professional to decide if in-home care could help.

This article focuses on formal in-home care services. Informal caregivers—such as friends, family members, neighbors, and community members—can also provide many of the services discussed here. An informal care network can work with a formal care network, creating a larger safety net for the person receiving services.

## Common signs indicating a need for in-home care

Changes in habits or appearance may indicate that someone is having a hard time managing on their own. These changes, which may indicate a need for in-home care, include neglected hygiene, an unusually dirty or cluttered home, or reduced mobility.

[Colleen Stevens](#), RN, at UNC Health in Chapel Hill, has more than 20 years of experience in home health care. She shared the signs signaling depression in older adults. “They start losing their spouses, they lose their friends. You go to five funerals in a year, you start to feel a little down,” she said. These losses, combined with social isolation, can trigger a lack of self-care. In these cases, treating the underlying depression is necessary, and may mean in-home care is only a temporary need.

Neglected home maintenance

Piles of laundry or dishes, excessive clutter, spoiled food in refrigerator or pantry, unwatered plants, build-up of dust

Reduced mobility

Changes in gait, slowing down, a recent fall or near-fall

Changes in hygiene

Uncombed hair, stained clothes, infrequent bathing, overgrown facial hair

Physical changes

Weight loss, bruises or other indicators of a fall, hearing loss, reduced strength

Behavioral differences

Memory loss, social withdrawal, lack of interest in activities

Keep in mind, noticing these changes does not mean someone is purposely neglecting their health and home. Similarly, these changes do not necessarily mean someone is sick. These signs could suggest an older adult's quality of life could be improved by the addition of in-home care.

## Assessing changes in independence levels

If you suspect an older adult you care for needs assistance in order to remain at home, start by having a conversation about potential needs. The National Institute on Aging offers the following questions as a



- Do you sometimes forget to take important medications?
- Is it getting harder to bathe, get dressed, or wash your hair?
- Are you having trouble preparing nutritious meals for yourself?
- Could you use extra help with cleaning the house, doing laundry, or grocery shopping?
- Is it harder than it used to be to get around the house or to leave the house for errands?
- Are you having a hard time keeping up with essential paperwork, like bills or health care forms? **[3]**

In addition to having open conversations with people who care about you, it's always a good idea to get the expert opinion of trusted social services or health care professionals, such as primary care doctors or geriatricians. These resources can help to determine your specific needs, and may even have recommendations for in-home care solutions.

*In-home care offers a number of benefits for older adults and their caregivers.*

## Is aging in place the right choice?

Staying in your home as you age may require supportive services and assistive products. For example, some older adults will need in-home care and/or [home modifications](#), such as ramps or improved lighting. Some may need assistive technology, such as a [medical alert system with fall detection](#).

According to the Administration for Community Living's [2021 Profile of Older Americans](#), 18% of adults 65 and older reported they could not function at all or had difficulty functioning in at least one of six areas: hearing, vision, cognitive function, mobility, self-care, and communication. In this same report, 39% of older adults reported trouble with mobility, such as walking or climbing stairs. [4]

If you or someone you care for is considering aging at home, it's a good idea to weigh home care against other types of senior living.

## **In-home care vs. independent living**

In an independent living community, older adults live in their own apartments and may benefit from communal meals, transportation to grocery stores, doctor's appointments, and daily social activities. Independent living is ideal if you don't need daily personal or medical care, but no longer feel safe driving and don't want to be entirely responsible for meal preparation and home maintenance.

In-home care recipients can hire companion services to provide many of the services provided in independent living, including light housekeeping, meal preparation, laundry, and transportation to errands and appointments. Both in-home care recipients and residents of independent living communities can contract with third-party agencies or individual service providers to receive personal care assistance, like help with bathing. Unlike in-home care, independent living communities offer a built-in community of active older adults, and many offer planned activities.

## **In-home care vs. assisted living**

Older adults at home can receive most of the same services as those received by residents of assisted living facilities. CNAs and other non-licensed caregivers hired independently or through agencies, can help with activities like bathing, dressing, meal preparation, and housekeeping. The number of hours a caregiver spends in the home will depend on the older adult's needs and budget. Unlike an assisted living facility, in-home care does not provide built-in social activities or a single, all-inclusive monthly bill.

## **In-home care vs. nursing homes**

Nursing homes offer both short-term and long-term residential care for older adults requiring ongoing medical attention and assistance with most or all ADLs, such as bathing and getting in and out of bed. Nursing homes offer skilled care for chronic diseases and significant physical or cognitive decline.

Many of the same services offered in nursing homes can be provided by home health aides. But older adults with continuous and complex medical needs, including those with dementia, may need more care than what is provided by skilled home health aides. Friends, family members, or private nurses may need to step in to provide care at home. Sometimes older adults move to a nursing facility when their needs become too challenging or costly to manage at home. Additionally, some older adults may require a combination of home health and in-home care to meet both their personal and medical needs.

## **The costs associated with home care**

## Breaking down home care costs

The Genworth Cost of Care Survey reported the median monthly cost for in-home care to be \$4,957 for homemaker services and \$5,148 for home health aide services. These averages are based on 44 total hours per week, so someone needing fewer hours of care per week would pay less. Costs vary depending on where you live. For example, the median monthly cost of a home health aide in California is \$6,101 for 44 hours per week; in Louisiana, it's \$3,718. [5]

Not every family can afford these expenses, which is why many older adults are cared for in their homes by friends or family members. In fact, the [Centers for Disease Control and Prevention](#) reported 22.3% of adults provided unpaid care or assistance to a friend or family member in the past 30 days. Of those caregivers, one in three provided 20 or more hours per week of care. [6]

## Financial assistance and insurance coverage for in-home care

Families of older adults needing in-home care may choose to find caregivers on their own or through an agency. Either way, the amount families will pay for in-home care depends on many factors, including how much care an older adult needs, and whether or not the older adult qualifies for government assistance, such as Medicare and Medicaid.

a life settlement or an accelerated death benefit. Life settlements allow women over the age of 74 and men over the age of 70 to sell their policy for the cash value of the policy's death benefit.

Policyholders may not receive the benefit's full cash value in this kind of arrangement, though. The rules are similar for most accelerated death benefits, which are tax-free advances on a policy's death benefit. These are capped at 50% of the policy's full benefit. [7]

- **Long-term care insurance.** The majority of private health insurance policies do not cover long-term care, which is why some people purchase long-term care insurance policies. These policies cover many long-term care options for older adults, including in-home care. The type of care covered by long-term care insurance will vary by policy and provider. Long-term care insurance must be purchased before you need care. For a couple at the age of 65 first purchasing a policy, the [average annual premium for a long-term care insurance policy](#) with a \$165,000 benefit is \$3,750. [8]
- **Personal savings.** Many people use private funds to pay for in-home care, including Social Security benefits, pension payments, stocks, and 401(k) or IRA accounts.
- **Reverse mortgage.** In some cases, the cost of in-home care can be covered by a reverse mortgage, a loan allowing homeowners to use their own home as collateral. Before making this kind of financial decision, get the advice of a trusted financial adviser.
- **Aid and Attendance Benefits.** The Aid and Attendance benefit can help eligible veterans and their spouses pay for in-home care. Designed for veterans with care needs, this benefit is an extra monthly

Many older adults rely on Medicare for health care services. In the case of in-home care, the amount of Medicare coverage you can receive depends on the kind of care you need.

## Medicare and basic in-home care

Medicare does not cover companion or personal care. This means you can't use Medicare to cover homemaker services, such as errand running or providing companionship. Additionally, Medicare does not cover personal care, such as help with ADLs, if it's the only care an older adult needs.

## Medicare and home health care

To qualify for home health care, an older adult's physician must verify they are homebound and need skilled services.

## Medicare's definition of homebound

Medicare defines [homebound older adults](#) as those who have trouble leaving their home without assistance, aren't recommended to leave the home due to a chronic disease, or can't leave the home without major effort. [9]

home and have to nap for two hours after a trip to the doctor's office, that's a taxing effort."

## Skilled home health services covered by Medicare

For older adults meeting the Medicare qualifications for home health care, the following services are covered:

- Physician-ordered part-time or intermittent skilled nursing care, such as wound care or injections
- Periods of [physical therapy](#), occupational therapy, and speech-language pathology services
- Medical social services, such as help accessing community resources that can aid in recovery, or addressing emotional concerns around receiving care
- Part-time or intermittent home health aide care to help with ADLs, but only if you're also receiving skilled nursing care
- Durable medical equipment, such as shower stools or bedside commodes
- Some medical supplies for use at home

## Does Medicaid cover in-home care?



## How states determine Medicaid eligibility for in-home care

To qualify for Medicaid, an older adult typically needs to be a resident in the state they are applying for services. States decide eligibility based on an older adult's income in relation to the Federal Poverty Level, [10] which is \$14,580 annually for a single-person household. When an older adult applies for Medicaid coverage, medical need is also taken into consideration. Typically, the income limit for Medicaid eligibility is higher for medically needy older adults, especially those needing a [Nursing Home Level of Care \(NHLOC\)](#) [i](#).

## Medicaid waivers for in-home care

In addition to basic Medicaid services, older adults can receive coverage for in-home care through [Medicaid's Home & Community-Based Services \(HCBS\) Services Waiver program](#). [11] These waivers have broad federal guidelines allowing states to meet the needs of those who prefer to receive long-term care services in their home or community. In some cases, these waivers allow older adults to hire and pay family members to provide their care.

To qualify for an HCBS waiver, older adults and their caregivers must demonstrate the services provided by the waiver will not cost more than services provided in an institutional setting like a nursing home or assisted living community.

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Whether you're hiring a caregiver on your own or through a home care agency, your goal is to find trustworthy and compassionate caregivers who are a good fit.

Many people find caregivers based on the recommendations of friends or family members. But even the most reliable caregivers will sometimes miss their shifts due to illness or extenuating circumstances. Working with a home care agency adds an extra layer of coverage when the primary caregiver isn't available.

Before seeking in-home caregivers, visit [BenefitsCheckUp](#) or talk with your [state health insurance assistance program](#) to determine your qualifying benefits.

## Tips for hiring home care providers on your own

If you're hiring in-home help for yourself or someone you care for, be thorough when interviewing potential caregivers.

Here are some tips for hiring home care providers on your own:

- Make a detailed list of the in-home care needs you have and what your expectations are for these services, including the number of days a week you'll need care, and the hours per visit that care requires

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help provide a clearer picture of the caregiver's skill level and personality.

- Ask clear questions about experience and availability, i.e. Is the caregiver available during the hours you'll need them? Do they have their own reliable transportation? Are they experienced in providing the services you need?
- Hire more than one caregiver, so you have coverage if one of your caregivers can't make it.
- Schedule in-person trial runs to evaluate a person's caregiving style, establish care expectations, and set fees.
- Ask the caregiver how they handle difficult situations, such as an older adult living with dementia demonstrating angry or combative behavior.
- Make sure the person receiving care feels safe and comfortable with the caregiver.

## How to evaluate home care agencies and providers

A good home care agency will thoroughly evaluate caregivers, so care recipients don't have to. But you'll need to do some research to find a home care agency you can trust.

Here are some tips for finding a quality home care agency:

- Find out if the agency is Medicare and Medicaid certified and ask what other forms of insurance they take.
- Does the service have a required minimum number of hours per visit they require? Ensure that this requirement doesn't mean you will need to pay for more care than you need.
- Ask about the agency's protocol for providing coverage when a caregiver is sick or can't make it.
- Inquire about the caregiver turnover rate at the agency.
- Find out if you can interview caregivers, including backup caregivers before they are assigned to provide care for you or someone you care for.
- Know what systems are in place for reporting complaints or inadequate care.

## Managing the transition to in-home care

Many older adults welcome extra care in their homes, but others might be resistant to the idea. Older adults living with Alzheimer's or another form of dementia may be especially resistant, as they may not realize they need additional care.

## Discussing home care services

We're not taking you anywhere. We're coming to you.”

**“ In my experience...**

“[Home health agencies] evaluate everything in the home. You might have someone who's referred because they have lower extremity edema and swelling in their legs, so maybe they have an ulcer on their leg. We're not just there for the wound. We do a whole safety assessment. We're looking around while we're talking to them. Do they have proper lighting, especially at night? Are the pathways clear? When they walk down the hall, are they using the wall for support?”  
- Colleen Stevens, Master of Science in Nursing,  
Registered Nurse

## **The role of private nurses and agency-based caregivers in the transition**

Experienced home care professionals should be well-equipped to help you make the transition to in-home care. If someone you care for is resistant to receiving care in their home, let the caregivers know this in advance and ask them how they will approach this challenge.

## Finding in-home care options near you

To find quality in-home care near you, Stevens suggested starting with word-of-mouth referrals. “Often, it’s family members who say, ‘We’re using this service and they’re great,’” she said.

In addition to referrals from people you know, here are a few other recommendations for finding in-home care options near you:

- Write an email to your neighborhood website asking for in-home care referrals.
- Check with your physician. Geriatricians can provide resources for finding quality in-home care.
- Visit your local [Center for Independent Living](#) (CIL) or [area agency on aging](#) (AAA), either online or in person.
- Search for in-home care agencies online and read Google and Yelp reviews for each agency you consider.

## Bottom line

In-home care can help older adults stay at home longer and lead happier, more productive lives while doing so.

- **Personal care:** assistance with activities of daily living, such as bathing or toileting
- **Nursing care:** skilled care provided by a RN or LPN under the supervision of an RN.

Home care usually refers to companion and personal care services, while home health care refers to skilled services provided by RNs.

In-home care is a great option for older adults who are no longer able to care for themselves or their home. When you start to see changes in personal hygiene and home maintenance, it might be time to consider in-home care.

When a medical need is verified by a physician, Medicare will cover home health care, but it will not cover homemaker or personal care services. For qualifying older adults, Medicaid and Medicaid waivers can be used to cover a variety of in-home care services.

When searching for in-home care, be sure to read reviews, set expectations in advance, and find someone you get along with well. You or the person you care for should feel safe and relaxed with the in-home care provider. Remember, the goal of in-home care is to help someone live safely and comfortably in their own home.

## Frequently asked questions

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**What is the meaning of in-home care?** ▼

**Is financial assistance available for home care?** ▼

**Are home care and home health care the same thing?** ▼

Have questions about this article? Email us at [reviewsteam@ncoa.org](mailto:reviewsteam@ncoa.org).

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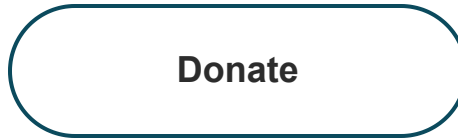


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