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SENIOR LIVING . HEALTH . MEDICARE . NURSING . SENIOR REHABILITATION

How to Pay for Nursing Home New Hampshire: Medicaid Private Options

Navigating how to pay senior nursing care is often the hardest part of an already difficult week. Maybe you can't do it by yourself anymore. But you dread the "how do I pay for this" question.

You're not just asking how to pay for care. You're asking how to protect your spouse, your home, and every

Maple Leaf Health Care Center offers New Hampshire residents a path towards senior care. You shouldn't worry about your loved one's long-term care.



Care in New Hampshire

Most use a combination of Medicare (short-term rehab), Medicaid (long-term care after qualifying), VA benefits

Key Takeaways

- Medicare is for short-term recovery, not long-term living.
- New Hampshire Medicaid (Choices for Independence) pays for long-term care for those who meet income and asset requirements.
- A spouse living at home can keep the house and a significant portion of assets while their partner receives care.
- You can often move into a facility like Maple Leaf while your Medicaid application is still “pending.”
- Veterans may qualify for “Aid and Attendance” benefits to help bridge the financial gap.

Nursing Home Costs in New Hampshire (Key Facts):

- Average monthly cost: \$10,000–\$14,000
- Medicare coverage: Up to 100 days (short-term only)
- Medicaid: Primary payer for long-term care
- VA Aid & Attendance: Can add \$1,000–\$3,000+/month

Can You Afford Nursing Home Care in New Hampshire Without Losing Everything?

The biggest fear we hear from families in Manchester and across Southern New Hampshire is now they will have their home being sold or a bank account hit zero before any help kicks in.



cover costs. Most families end up using a mix of them over time.

Quick Self-Check: Does Your Love Skilled Nursing?

If you can answer “yes” to three or more of these, it’s time to look seriously at the financial options for a sk

1. Have they had a hospital stay of 3 or more days in the last month?
2. Do they need help with three or more “activities of daily living,” like bathing, dressing, eating, or moving?
3. Is their primary caregiver (usually a spouse or daughter) experiencing health issues due to stress?
4. Do they require medical treatments that a layperson cannot perform, such as wound care or IV therapy?
5. Has their [memory](#) loss progressed to the point where they are a danger to themselves at home?
6. Are they frequently falling or ending up back in the emergency room?

Does Medicare Pay for Nurs Care?

This is the most common misunderstanding in senior care. Medicare was never designed to pay for long-t people need with daily life as they age.

What Medicare Covers and Where

Medicare is a short-term solution. It only kicks in if your loved one has had a “qualifying” hospital stay (usu from the hospital to a facility like Maple Leaf for [physical therapy](#) or recovery after surgery, Medicare Part ,

- Days 1 to 20: 100% of the cost.
- Days 21 to 100: Most of the cost, but there is a daily co-insurance (around \$200) that you or a supplier

What Happens After Medicare Ben



How Medicaid Works for Nursing Home Care in New Hampshire

Medicaid is the primary payer for nursing home care in the United States. In New Hampshire, the program is managed by the Department of Health and Human Services (DHHS).

Who Qualifies for NH Medicaid?

To qualify, the resident must meet two sets of criteria:

1. Clinical Need: A nurse or social worker from the state must determine that the person needs a “nursing home level of care.”
2. Financial Eligibility: For 2026, a single person generally cannot have more than \$2,500 in countable assets.

Financing Nursing Home Care in New Hampshire: A Family Guide

Navigating senior care costs in New Hampshire often involves a transition from short-term medical insurance to long-term financial assistance. This guide breaks down the critical differences between Medicare and Medicaid while highlighting protections that prevent families from “losing everything.”

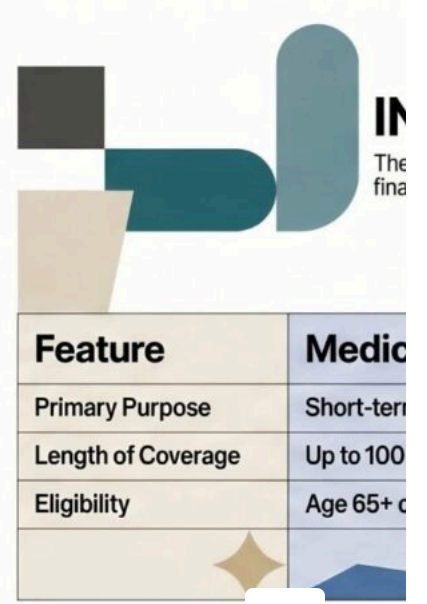
Medicare is for Short-Term Recovery



100 DAYS
Covers up to 100 days of rehab after a qualifying hospital stay only.

The Day 101 Transition
On day 101, Medicare coverage ends entirely, requiring a switch to other funding.

Medicaid is for Long-Term Support



Feature	Medicare	Medicaid
Primary Purpose	Short-term recovery	Long-term support
Length of Coverage	Up to 100 days	Up to 36 months
Eligibility	Age 65+ and U.S. citizen	Age 65+ and state resident

Financial

Spousal

Medicaid



What “Spending Down” Actually M

“Spending down” refers to using the resident’s savings to pay for their care or their needs until they reach that benefit the resident, including clothes, a comfortable chair for their room, dental work, or even pre-pa For couples, if one spouse stays at home (the “community spouse”) and the other moves into Maple Leaf, t family home, one car, and a significant amount of assets. This is usually over \$150,000, though these nurr house to get your spouse the care they need.

What If You Need Placement This

This is the scenario that keeps families in Manchester awake at night. The hospital says Mom is being disc Medicaid approval letter because the application takes weeks.

You do not have to wait for Medicaid approval to move in. Many facilities, including Maple Leaf, accept resi we help you start the application, and the resident moves in while the state processes the paperwork. We You shouldn’t be penalized because the government’s timeline doesn’t match your family’s crisis.

Quick Comparison: Medicare vs. M

Feature	Medicare
Primary Purpose	Short-term rehab and recovery
Length of Coverage	Up to 100 days
Eligibility	Age 65 or older, or disability
Cost	Daily co-pay after day 20
House and Assets	Not considered



Skilled Nursing Care

If your loved one is a veteran or the surviving spouse of a veteran, there are often untapped resources available.

Aid and Attendance and Other VA Options

The most common benefit is the Aid and Attendance pension. This is a monthly payment added to a standard daily activities. It can provide several thousand dollars a month to help cover the cost of a skilled nursing facility.

How to Find Out If Your Loved One

You will need the veteran's discharge papers (DD214). The application process can be slow, so we recommend direct care in some cases, though beds in dedicated VA nursing homes are often limited.

How to Afford Nursing Home

Not everyone qualifies for Medicaid right away. Some families start as "private pay" and transition to Medicaid.

When Private Pay Is the Starting Point

Private pay means using personal savings, pensions, or Social Security to pay the monthly rate. In the Market level of clinical care provided, including 24/7 nursing, therapy, and medical management. For many, this is a goal or for Medicaid applications to clear.

Long-Term Care Insurance: What Policy


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- **The Daily Limit:** Does it cover the full daily cost of a New Hampshire facility?
- **Benefit Triggers:** Usually, the policy requires the resident to need help with two or more activities of da

Getting Help Navigating Nursing Home Costs in the Manchester, NH

You don't have to be a financial expert to navigate this. There are local resources in the Greater Manchester area to help with the transition.

The New Hampshire Bureau of Elderly and Adult Services (BEAS) is a good place to start for general state information regarding your house and assets, many families in Southern New Hampshire work with an elder law attorney to make sure their rules correctly.

At Maple Leaf, our admissions team deals with these questions every single day. We know the NH DHHS regulations, we know which forms you need and which ones are the most confusing. Our job is to handle the medical and financial aspects for you, your daughter or a spouse. We aren't a warehouse for the elderly; we are a community that provides clinical expertise.

Frequently Asked Questions

Does Medicare pay for nursing home care in New Hampshire?

Medicare only pays for short-term skilled care, such as rehab after a stroke or surgery. It covers up to 100 days for long-term residency or help with daily living over the long term.

What is the income limit to qualify for Medicaid in a New Hampshire nursing home?

New Hampshire looks at both income and assets. While the resident's income usually goes toward their care, they must meet an asset limit of \$2,500 for a single person to qualify for long-term care Medicaid.

Can a spouse stay in the home if their partner goes into a nursing home on Medicaid?

Yes. Federal and New Hampshire laws include "spousal impoverishment" protections. These allow the spouse to remain in the home, a vehicle, and a portion of the couple's joint assets to ensure they can continue to support themselves.

What does "spending down" mean for nursing home Medicaid eligibility?

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Does the VA cover nursing home or skilled nursing facility costs for veterans?

The VA may cover costs for veterans with a service-connected disability rating of 70% or higher. For other veterans, there is a monthly stipend that can be used to pay for private or Medicaid-certified facilities like Maple Leaf.

How much does a nursing home cost per month in New Hampshire?

Costs vary based on the level of care and room type, but you can expect to see rates ranging from \$10,000 to \$15,000 for nursing in the Manchester area. This is why qualifying for Medicaid or using VA benefits is so critical for many veterans.

What's the difference between Medicare and Medicaid coverage for skilled nursing care?

Medicare is health insurance for short-term recovery. Medicaid is a financial assistance program for long-term care, starting a few weeks after a hospital stay and transition to Medicaid if long-term support is needed and you meet the eligibility requirements.

How do I apply for Medicaid for a parent who needs nursing home care in NH?

You can apply online through the NH Easy website or visit a local DHHS District Office. The process involves providing financial records. Our admissions team at Maple Leaf can help walk you through the initial steps.

You don't have to figure this out alone tonight. Whether you are facing a sudden discharge or are just starting to explore options, Maple Leaf is here to answer your financial questions. We accept Medicare, Medicaid, and VA benefits, and we can help you determine the next step should be.

Maple Leaf Health Care Center

Call our admissions team at [603-669-1660](tel:603-669-1660) to ask our team questions about senior care or set up a tour or contact us at info@mapleleafhcc.com, or fill out our online form on our [contact us](#) page.

Maple Leaf Health Care Center is located at [198 Pearl St., Manchester, New Hampshire](#).

Safety Resources:

- [New Hampshire Department of Health: Adult & Aging and Old Age Assistance](#)
- [American Council on Aging: New Hampshire Medicaid Eligibility](#)
- [Assistedliving.org: Assisted Living in New Hampshire](#)
- [Alzheimer's Association: New Hampshire Locations](#)
- [SAMHSA National Helpline: 1-800-662-HELP \(4357\)](#)
- [National Suicide Prevention Lifeline: 988](#)
- [Crisis Text Line: Text HOME to 741741](#)



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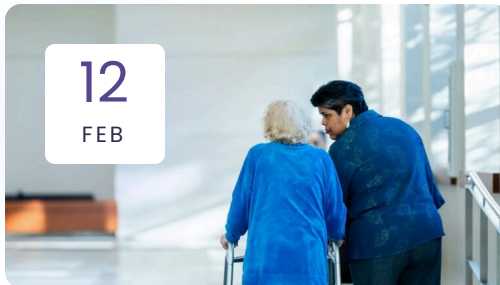
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About us

Discover the ideal senior living environment conveniently located in Manchester, New Hampshire.

With attractive amenities, scenic views, and a comprehensive range of services.

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