Baby boomers are reaching the age of retirement, and many require additional medical attention and services performed by skilled professionals. [Studies](http://medicare.gov/pubs/ebook/pdf/Medicare&You_eBook_2013_FINAL_508_sm.pdf.pdf) performed by Medicare have shown that over 70% of people over the age of 65 will require long term care services at some point in their life.

Long-term stay at a hospital simply is not practical nor cost efficient; in home nursing care is a better alternative. With the cost of medical services skyrocketing through the roof at an increase of approximately [4.45% annually](https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/131168_031813_Executive%20Summary.pdf), understanding which insurance policies offer coverage for in home nursing care is most beneficial.

**Medicare Insurance Policy**

Medicare is a federal health insurance program offered to all people over the age of 65. Both [Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance)](http://www.medicare.gov/coverage/home-health-services.html) will offer coverage for in home nursing care services that meet their requirements although patients need to pay for 20% of the Medicare-approved amount for the equipment used. The ranges of services that are covered include physical therapy and nursing care. Medicare does not cover 24-hour-a-day care at home nor meals delivered to one’s home.

Medicare will cover the cost of [100 days](http://www.ltcfeds.com/start/aboutltc_medicare.html) of in home nursing care to applicants who meet several criteria. Applicants must be under the care of a physician who can certify that long-term skilled care is needed, and that the patient is homebound. In addition, the home health agency providing the medical services and care must be Medicare-certified.

**Medicaid Insurance Policy**

Those who are under the age of 65 can rely on [Medicaid](http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Delivery-Systems/Institutional-Care/Nursing-Facilities-NF.html), a joint federal/state health insurance program offered for low-income Americans. Since Medicaid is a joint federal/state health insurance program, terms of insurance policies will differ state by state.

Keep in mind that Medicaid coverage will typically only kick in once applicants have used up all of their assets to pay for the medical expenses, and are under financial stress; thus, some patients may need to pay out of their own pockets initially. Before signing up for Medicaid, consult with a representative and an attorney to determine whether this is the best insurance policy to choose.

**Long-Term Care Insurance Policy from Independent Insurance Companies**

Independent insurance companies are able to offer different policies for in home nursing care under different insurance policies. It is best to look around and compare prices before making a decision.

Hiring medically-skilled professionals for in home nursing care can be rather expensive. Many patients simply do not have the finances to do so, which is why it is important to look at insurance policies that provide sufficient coverage early on.