



Share:    

# Long-Term Care Facilities: Assisted Living, Nursing Homes, and Other Residential Care

[Español](#)

Sometimes an older person can no longer live safely or comfortably in their own home. Some people may be able to move in with family or friends. Others need more help than a family member or friend can provide. They might move to a residential (live-in) facility, such as a board and care home, a nursing home, an assisted living facility, or a continuing care retirement community.

A residential facility can provide some or all of the long-term care services an older person needs. Some facilities offer only housing and housekeeping, but many also provide personal care, social and recreational activities, meals, and medical services. Some facilities offer special programs for people with [Alzheimer's disease](#) and other types of [dementia](#).

This article can help you learn more about the options for residential long-term care.

## Long-Term Care Options



## What are board and care homes?

These small private facilities, also called residential care facilities or group homes, usually have 20 or fewer residents. Rooms may be private or shared. Residents receive personal care and meals, and staff are available around the clock. Nursing and medical care usually are not provided at the home.

In most cases, you must pay the costs of living at a board and care home. Medicare does not cover these costs. Medicaid may provide partial coverage, depending on the state and whether the person is eligible. If the older person has long-term care insurance, check their plan to see if it includes coverage for this type of facility.

## What are nursing homes?

Nursing homes, also called skilled nursing facilities, provide a wide range of health and personal care services. Their services focus more on medical care than most assisted living facilities or board and care homes. Services offered in a nursing home typically include nursing care, 24-hour supervision, three meals a day, and assistance with everyday activities. Rehabilitation services, such as physical, occupational, and speech therapy, are also available.

In many cases, people must pay for nursing home care themselves. Medicare generally doesn't cover long-term stays in a nursing home, but it may pay for some related costs, such as doctor services and medical supplies. Medicaid may also cover some of the costs of nursing homes for people who are eligible based on income and personal resources. If the older person has long-term care insurance, the policy may include some coverage for nursing home care. Check with the insurance company for details.

## What is assisted living?

Assisted living is for people who need help with daily care, but not as much help as a nursing home provides. Assisted living facilities range in size from as few as 25 residents to 100 or more. Typically, a few levels of care are offered, and residents pay more if they need extra services or special care.

Assisted living residents usually live in their own apartments or rooms and share common areas. They have access to many services, including up to three meals a day; assistance with personal care; help with medications, housekeeping, and laundry; 24-hour supervision, security, and on-site staff; and social and recreational activities. Some assisted living facilities are part of a larger organization that also offers other levels of care. For example, continuing care retirement communities may also offer independent living and skilled nursing care. Exact arrangements vary by facility and by state.

Most people pay the full costs of assisted living themselves. This option tends to be more expensive than living independently but less expensive than a nursing home. Medicare does not pay for assisted living. Medicaid may provide coverage for some aspects of assisted living, depending on the state and whether the person is eligible. This care option is partially covered by some long-term care insurance policies.

## What are continuing care retirement communities (CCRCs)?

These facilities, also called life care communities, offer different levels of service in one location. Many of them offer independent housing (in houses or apartments), assisted living, and skilled nursing care, all on one campus. Health care services and recreation programs are also provided.

In a CCRC, where you live depends on the level of service you need. People who can no longer live independently move to the assisted living facility or sometimes receive home care in their independent living unit. If necessary, they can enter the CCRC's nursing home.

Most CCRCs charge a one-time entrance fee, which may be relatively expensive, and a monthly fee after that. People must pay most of these costs themselves. Medicare, Medicaid, and long-term care insurance may cover some services, depending on the level of care provided.

## Resources for finding a long-term care facility

Do you want to learn more about the options for long-term residential care? These resources can help you get started:

- Search the [Eldercare Locator](#) or call 800-677-1116 for help finding care in your area.
- Visit [LongTermCare.gov](#) for information about housing options for older adults and finding local services.
- Call your local [Area Agency on Aging](#), local and state offices on aging or social services, or your tribal organization.
- Use [Medicare's Care Compare tool](#) to find and compare nursing homes and other health care facilities in your state or territory.
- Check the quality of nursing homes and other health care facilities with the [Joint Commission's Quality Check](#).

## Making the transition to a long-term care facility

Moving an older adult to an assisted living facility, group home, or nursing home can be stressful and is a big change for both the person and their caregivers. It may take some time for everyone to adjust. Here are some suggestions that can help:

- Get to know the staff before the person moves into a facility. Talk with them about ways to make the transition go smoothly.
- Be an advocate for the needs and preferences of the older adult.
- Be supportive and listen to any concerns, but don't argue with the older adult about why they need to be there.
- Share your feelings with a social worker or mental health professional. Feelings about moving an older adult into a new place may range from loss and guilt to a sense of relief. Get the support you need to help you and the older adult adjust.

Once the person has moved to their new home, check in regularly to see how they are doing. Look for signs that the person may need more attention or may not be getting the care they need. Build a relationship with staff so that you work together as partners.

## The Caregiver's Handbook

Explore this guide to getting started with caregiving, finding support, and taking care of yourself.

Download or order for free



## You may also be interested in

- Getting [tips for choosing a long-term care facility](#)
- Reading about [paying for long-term care services](#)
- Finding [long-term care for a person with Alzheimer's](#)

## Sign up for e-alerts about caregiving tips and resources

\*Email Address

Subscribe

## For more information about long-term care facilities

### Eldercare Locator

800-677-1116

[eldercarelocator@USAgings.org](mailto:eldercarelocator@USAgings.org)

<https://eldercare.acl.gov>

### LongTermCare.gov

202-619-0724

[aclinfo@acl.hhs.gov](mailto:aclinfo@acl.hhs.gov)

<https://acl.gov/ltc>

### Medicaid

877-267-2323

866-226-1819 (TTY)

[Medicaid.gov@cms.hhs.gov](mailto:Medicaid.gov@cms.hhs.gov)

[www.medicaid.gov](http://www.medicaid.gov)

### Medicare

800-633-4227 (1-800-MEDICARE)

877-486-2048 (TTY)

[www.medicare.gov](http://www.medicare.gov)

This content is provided by the NIH National Institute on Aging (NIA). NIA scientists and other experts review this content to ensure it is accurate and up to date.

Content reviewed: October 12, 2023

[Return to top](#)

## Newsletters

Sign up to receive updates and resources delivered to your inbox.

**Sign up**

[nia.nih.gov](https://nia.nih.gov)

*An official website of the [National Institutes of Health](#)*