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# Services for Older Adults Living at Home

There are many types of services available to help meet the [long-term care](#) needs of an older person living at home. Family members and friends may be able to help with some personal and household tasks. But you might want to hire professionals to assist with others. The ideas and resources below can help you find the services you need.

## Home health care services

Home health care services may be available to help older people with many aspects of health care, such as medications, wound care, medical equipment, and physical therapy. The provider may come for a few hours each day or stay 24/7.

Home health care services may include in-home nursing care to help a person recover from surgery, an accident, or an illness. If the person just left the hospital and still needs nursing care at home for a short time, the hospital can help arrange for a home health aide. In-home health services can also help manage long-lasting (chronic) conditions such as diabetes, for example, by testing a person's blood sugar or giving insulin through a pump.

### What to know about costs:

- Home health services charge by the hour.
- Medicare has limited coverage of home health service costs. The services must be short-term and provided by agencies certified by Medicare.
- Medicaid also provides coverage for home health service costs, but these benefits vary by state.
- Most private health insurance plans do not cover these costs.
- You must pay all costs not covered by Medicare, Medicaid, or private insurance.

To find a home health care service, ask your doctor or other health care professional about good options in your area. You can also ask friends or neighbors for referrals.

### The Eldercare Locator

The Eldercare Locator can help you find resources in your area, including in-home help and transportation, and can provide information about paying for care. Visit the **Eldercare Locator** online or call **800-677-1116**.



## Home health care services: Do your research!

Get as much information as you can about a service before you sign an agreement. [This online tool](#) can help you find and compare Medicare-certified home health agencies.

It's always a good idea to check references before hiring a particular person or company. If possible, check for any complaints filed against a company with state and local agencies that regulate health services. Or contact the [Better Business Bureau](#) in your area.

See [Worksheet: Questions To Ask Before Hiring a Care Provider](#) (PDF, 141K) for considerations when choosing a home care service.

## Help with everyday activities

Does the older adult need help with chores, such as housecleaning, yard work, grocery shopping, or laundry? Some grocery and drug stores will take orders over the phone or online and deliver the items to a person's home, and someone you know may have a housekeeper or gardener to recommend. Laundry and dry-cleaning services that pick up and deliver clothes are another option.

Older adults may also need help with personal care. This includes everyday activities, also called "activities of daily living," such as bathing, dressing, grooming, using the toilet, eating, and moving around — for example, getting out of bed and into a chair. To provide support for personal care, a relative, friend, or trained aide could help for a short time each day.

Some older adults, especially people who live alone, simply need someone to check on them. You can ask family, neighbors, or nearby friends to drop by on a regular basis to make sure the older person has everything they need.



## Friendly visitor and senior companion services

Some organizations have volunteers who regularly pay short visits (less than two hours) to older adults. The volunteer can provide support, assistance, and companionship.

### What to know about costs:

- Volunteer services are available at no cost. You can also get this type of service from home health agencies for a fee.
- Medicare, Medicaid, and private health insurance generally do not cover these services. Some long-term care insurance plans help pay for companion visits.

Nearby senior centers and your state or local government can help connect you with volunteers near where you live.

## The Caregiver's Handbook

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

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## Nutrition, food, and meal services

Maybe you're worried that an older person isn't eating nutritious meals or is eating alone too often. You might suggest they share cooking duties with a friend or have a potluck dinner with a group of neighbors. Find out if their religious community or a local senior center serves meals. Is it hard for the person to get out? Plan to bring them a healthy meal a few times a week, ask a neighbor or friend to help out, or consider a meal delivery program.

Meal delivery programs bring healthy, nutritious meals to a person's home on a daily or weekly basis. Many of these services offer options for special diets and can handle dietary restrictions. However, the delivery staff do not assist with making meals at home or feeding the person.

### What to know about costs:

- In some cases, a person must qualify for the service based on certain guidelines. These can include age, mobility, and economic need.
- Medicare does not generally cover meal delivery services, although under certain circumstances, it will provide this benefit for a short time. Medicaid may pay for some meal delivery services if the person is eligible.
- Some meal delivery services do not require payment. Others charge a fee or accept donations.

To find a meal delivery service in your area, contact [Meals on Wheels America](#) online or by calling 888-998-6325. Some local governments provide low- or no-cost meals to older adults. Call or check their websites for details. Your

health care provider or local senior center may also be able to recommend a service.

Additionally, there are many subscription services that deliver ready-to-eat meals and meal kits. These can be arranged online and generally involve a regular weekly or monthly charge.

## Money management

If the older adult needs help with tasks such as paying bills and filling out health insurance forms, you or a trusted relative could lend a hand. Trained volunteers, financial counselors, and other professionals can also help. Just make sure you get a referral from a trustworthy source, such as your local Area Agency on Aging.

If the older adult uses a computer, you could help them pay their bills online through the websites of service providers or their bank. Some regular bills, such as utilities and rent or mortgage payments, can be paid automatically from a person's bank account each month.

Ask the person to consider providing someone they trust with legal permission to discuss their financial matters with others. One way to do this is through a power of attorney, which allows a trusted relative or friend to make financial decisions on their behalf. That person could help deal with creditors, pay bills from the older person's bank account, or find out about Social Security or Medicare benefits.

For more information, visit the [Consumer Financial Protection Bureau](#) online or call 855-411-2372.

## Transportation services

If an older person can no longer drive, neighbors or volunteers may be able to help take them to the doctor's office or run errands, such as grocery shopping. Transportation services can also help. They drive people to and from medical appointments, shopping centers, and other places in the community.

Various state and local agencies, nonprofit organizations, and companies offer transportation services for older adults. Some senior housing complexes and community groups also offer rides. Public transit agencies often have discounted fares and other services for older adults and people with disabilities. Many communities also have taxis, ride-sharing services, and other transportation resources available. If needed, you can request a vehicle that will accommodate a wheelchair, walker, or electric scooter.



### What to know about costs:

- Some transportation services are free. These include programs from state and local governments and some nonprofit organizations.
- Other services, such as taxis, car services, and ride-sharing companies, charge a fee for transportation. Some offer discounts for older adults.
- For people who do not have access to a ride, Medicaid provides transportation for emergency medical care and for doctor's appointments. Medicare provides transportation via ambulance for health care emergencies and limited nonemergencies (such as a ride to a dialysis facility).

## Emergency medical alert systems



If an older person lives alone, you might be concerned they will become sick, fall, or get lost when there's no one around to help. Services such as an emergency medical alert system, fall monitor, or GPS tracking device can help lower these risks.

Emergency medical alert systems respond to medical and other emergencies via an electronic monitor that a person wears. The monitor alerts emergency personnel when a person becomes lost, falls, or needs urgent medical assistance.

However, emergency medical alert systems won't be useful in every kind of emergency. They must be set up correctly and worn by the older adult, and the batteries need to be charged or replaced as recommended. These services can't replace regular check-ins by family, friends, and other caregivers.

#### **What to know about costs:**

- Emergency medical alert systems typically charge a fee to get started, followed by a monthly service fee. The costs vary based on the company, available features, and coverage area.
- Medicare will not pay for emergency medical alert systems, but Medicaid and other programs may provide coverage.
- Some private health care insurance plans cover emergency medical alert systems. Some long-term care insurance plans also pay a portion of the costs.
- You must pay all costs not covered by private health insurance or government programs.

## **Help for caregivers**

Caring for an older adult can be rewarding, but it can also be demanding, difficult, and stressful. To get support, talk to a trusted family member or friend, or seek counseling from a mental health professional. Join an online or in-person support group for caregivers. These are people who will know what you're going through and may have suggestions or advice.

It's important to take a break if you need it. You can ask another family member or friend to step in, hire an aide to come for a few hours a week, or sign up the older person for an adult day care program.

## **Respite care**

[Respite services](#) provide short-term care for an older adult at home, in a health care facility, or at an adult day care center. The care may last anywhere from a few hours to several weeks at a time. These services provide regular caregivers with a break to rest, travel, or spend time with other family and friends.

#### **What to know about costs:**

- Respite services charge by the hour or by the number of days or weeks that services are provided.
- For a person receiving hospice care, Medicare will cover most of the cost for up to five consecutive days of respite care in a hospital or skilled nursing facility. Medicaid also may provide payment assistance.
- Most private health insurance plans do not cover these costs. Some long-term care insurance plans may help pay for respite care.
- You must pay all costs not covered by private insurance or government programs.

To search for respite care programs in your area, visit the [ARCH National Respite Locator](#) or call 703-256-2084.

## **Adult day care services**

Adult day care services can provide a much-needed break for caregivers at home. These programs provide a safe environment for older adults with trained staff in a nearby facility. An adult day care center may offer social activities,

exercise, meals, personal care, and basic health care services. Some will provide transportation — the facility may pick up the person, take them to day care, and then return the person home.

### What to know about costs:

- Adult day care tends to be less expensive than in-home or nursing home care. Charges can be hourly or by the day.
- Medicare will not pay for adult day care, but Medicaid and other government programs may provide coverage.
- Most private health insurance plans don't cover the costs of adult day care. Some long-term care insurance plans pay a portion of the costs.
- You must pay all costs not covered by a government program or private insurance.



To find an adult day care center in your area, contact the [National Adult Day Services Association](https://www.nia.nih.gov/health/caregiving/services-older-adults-living-home) online or by calling 877-745-1440.

## Other professional services

These professionals also provide services that can help older adults and their caregivers.

### Geriatric care managers

A geriatric care manager, also called an aging life care expert, is usually a licensed nurse or social worker who specializes in geriatrics (health care for older adults). Geriatric care managers work with older adults and their families to identify needs, make a care plan, and find services in the community. They can be especially helpful when a caregiver lives far away.

Geriatric care managers can:

- Discuss difficult topics and complex issues
- Make home visits and suggest services
- Address emotional concerns and provide support
- Make short- and long-term plans
- Evaluate in-home care needs
- Coordinate medical services
- Refer to other care specialists
- Evaluate potential living arrangements
- Provide stress relief to caregivers

### What to know about costs:

- The cost of an initial evaluation varies and may be expensive.
- Geriatric care managers charge by the hour.
- Medicare and Medicaid do not pay for this service.
- Most private health insurance plans don't cover these costs. Long-term care insurance may pay for some of the costs: Check the plan to see if it includes coverage.

- Most people must pay for some or all of this service themselves.

There are several ways to locate a geriatric care manager. Your doctor or other health care provider may be able to provide a recommendation. Or contact the [Aging Life Care Association](#) online or by calling 520-881-8008. Additionally, you can contact a support group for diseases related to aging. These groups may be able to recommend geriatric care managers who have assisted others in your area.

## Choosing a geriatric care manager

When interviewing a geriatric care manager, you might want to ask:

- Are you a licensed geriatric care manager?
- How long have you been providing care management services?
- Are you available for emergencies around the clock?
- Does your company also provide home care services?
- How will you communicate information to me?
- What are your fees? Will you provide information on fees in writing prior to starting services?
- Can you provide references?

## Mental health professionals

Counselors can help older adults and caregivers deal with stress they may be feeling. They can help you understand your feelings, such as anger, sadness, or feeling out of control and overwhelmed. Counselors can also help develop plans for unexpected or sudden events.

Professionals who provide mental health counseling include psychologists, therapists, and social workers, among others. Counseling can occur in-person at an office, at a person's home, or in a community setting. Virtual counseling sessions, which take place remotely on a computer or smartphone, are becoming more common.

### What to know about costs:

- Professional mental health counselors charge by the hour. Rates vary widely.
- Medicare or Medicaid may cover some of the costs.
- Some private health insurance companies will cover some of the costs.
- You must pay all costs not covered by Medicare, Medicaid, or private health insurance.

Check with your health insurance provider to find out which counselors and services are in your plan's network. Then ask your doctor, local family service agency, or community mental health agency for referrals to counselors who participate with your insurance plan.

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- Learning about options for [paying for long-term care](#)

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## For more information about services for older adults living at home

### Eldercare Locator

800-677-1116

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

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