



# Paying for Home Care in California

There are a variety of ways to pay for long-term services and supports. Your options will depend upon your situation. Below is a brief description of Medicaid and Medicare payment options.

## Medicaid

- Medicaid is a health insurance program run by both the federal and state governments for people who have limited income and resources and who are age 65 or older, blind or disabled. For more information on Medicaid, call the California Department of Health Care Services at 916-445-4171 or visit <http://www.dhcs.ca.gov/services/med-cal/pages/default.aspx>.
- There are different ways Medicaid pays for services at home or in the community. Here are just a few examples of the various programs:
  - *Medicaid Waiver*: Federal law requires Medicaid to pay for long-term care services only when they are delivered in a nursing home, group home or other long-term care facility. However, states can receive a “waiver” of that requirement in order to provide long-term services and supports in the home and community. Under a waiver, states can provide a wide range of services that traditional Medicaid does not cover. California has various types of home care Medicaid Waivers. Two of the waivers are:
    - The In-Home Operations Waiver.
    - The Nursing Facility/Acute Hospital (NF/AH) Waiver.

For more information about these waivers, call the In-Home Operations Branch of the California Department of Public Health at the following numbers: Northern California - (916) 552-9105, or Southern California - (213) 897-6774, or email them at [IHOwaiver@dhcs.ca.gov](mailto:IHOwaiver@dhcs.ca.gov). Click here to read IHO’s Quick Reference Guide on Home and Community-Based Services waivers:

<http://www.dhcs.ca.gov/formsandpubs/publications/Documents/IHO%20Quick%20Reference%20Guide.pdf>.

- *In-Home Supportive Services (IHSS)*
  - IHSS is a California program that helps pay for services so that the low-income elderly, blind, and people with disabilities of all ages can live safely in their own homes instead of entering a nursing home or group care facility. It pays for a wide variety of home-based services performed by home care workers. Some of these services include bathing, grooming, feeding, dressing, toilet assistance, cleaning, laundry, shopping, cooking, and washing dishes. Under the direction of a licensed health care professional, IHSS can arrange for paramedical services or provide transportation to and from medical and other necessary appointments.

- To learn more and apply for IHSS, contact your local IHSS County Office. Contact information for your local County Office can be found here: <http://www.cdss.ca.gov/agedblinddisabled/PG1785.htm>.

## Medicare

- Medicare is a federally-funded program providing health insurance for the following:
  - Most people age 65 years and older.
  - People under age 65 years with certain disabilities.
  - People of all ages with end-stage renal failure.
- Medicare pays for very little long-term care. It covers only the following:
  - *Home health care* if your care is considered “medically necessary” and you need skilled nursing care (either part-time or from time-to-time) and/or therapies (physical, occupational, speech/language therapy).
    - **Beware** - Medicare will not pay for home health aide services if that is all you need. You must also require skilled nursing care and/or therapies to qualify for coverage.
  - *Hospice care* if you are eligible for Medicare Part A (hospital insurance); your physician certifies you are terminally ill (death is likely within six months or less); you sign a statement choosing hospice care instead of routine Medicare-covered benefits, and you receive care from a Medicare-approved hospice program.
- Medicare Part C, known as Medicare Advantage, is an option to original Medicare in which private insurance companies receive money from Medicare to provide coverage. Medicare Advantage is required to cover everything included in original Medicare Part A and Part B except hospice care.
- For more information about Medicare, call 1-800-633-4227 or visit <https://www.medicare.gov/>.