

Home Care & Support Options for Aging Parents

If you're caring for an aging parent, there are important support systems, financial programs, and care options that many families don't learn about until they are already in a crisis. Understanding these earlier can help protect your parent's independence, reduce stress, and avoid unnecessary financial strain.

Understanding the Cost of Care

- 1 Nursing home care can be very expensive when paid privately, often ranging between \$9,000–\$12,000 per month depending on location and level of care.
- 2 Home care may offer more flexibility, allowing families to choose part-time or full-time support based on their needs.
- 3 In some situations, remaining at home with the right level of support can be a more comfortable and manageable option.

Programs & Support That May Help

- 1 Medicaid Home & Community-Based Services (HCBS): These programs may help cover certain in-home care services for individuals who meet eligibility requirements.
- 2 Area Agencies on Aging: Local organizations that provide free guidance, care planning support, and connections to community resources.
- 3 Medicare: May cover limited home health services when specific criteria are met.
- 4 BenefitsCheckUp: A helpful tool to identify programs that may be available based on your parent's situation.

Official Resources

- 1 Medicaid HCBS: <https://www.medicaid.gov/medicaid/home-community-based-services/index.html>
- 2 Eldercare Locator (find local support): <https://eldercare.acl.gov>
- 3 Medicare: <https://www.medicare.gov>
- 4 BenefitsCheckUp: <https://www.benefitscheckup.org>

Next Steps You Can Take

Start by reviewing these resources and reaching out to your local Area Agency on Aging. They can help you understand what options may be available in your area and guide you through the next steps based on your parent's needs. Taking action early can make a significant difference in both care quality and financial planning.

Disclaimer

This guide is for informational purposes only and is based on general research and personal experience. It is not intended to provide legal, financial, or medical advice. Every situation is unique, and you are encouraged to consult with qualified professionals regarding your specific circumstances. Program availability and eligibility vary by state and may change over time.

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