

Finding the Right Care, Together

Every person deserves to age with dignity, comfort, and a sense of purpose. Whether you are planning ahead or facing a new need, this guide explains the different levels of care and how each is commonly paid for, so you and your loved ones can make confident choices.

You don't have to figure this out alone.
Our teams are here to answer your questions.

LEVELS OF CARE: FROM MOST INDEPENDENT TO MOST SUPPORT

Independent Living
Private apartments in a vibrant community with meals, activities, housekeeping, and other amenities. Freedom without the upkeep.

Best for: active adults who want convenience, connection, and peace of mind.

SUPPORT

Assisted Living
Daily help with bathing, dressing, medications, and meals, with staff available 24/7, in a home-like setting.

Best for: people who are mostly independent but need a hand with everyday tasks.

SUPPORT

Memory Care
Secure, specially designed living with trained staff and calming routines for people living with Alzheimer's or other dementia.

Best for: those whose memory loss affects safety or daily life.

SUPPORT

Skilled Nursing & Rehabilitation
24-hour nursing care and therapy for either short-term recovery after a hospital stay or long-term care for complex needs.

Best for: recovery after surgery or illness, or ongoing medical care.

SUPPORT

PACE: Program of All-Inclusive Care for the Elderly
A full care team (doctors, nurses, therapists, social workers) coordinates medical care, day center visits, transportation, social activities, and in-home help so you can keep living at home.

Best for: adults 55+ who qualify for nursing-home-level care but want to stay in their community.

SUPPORT

SAMPLE QUESTIONS TO ASK ON YOUR VISIT

1. What care is included, and what costs extra?
2. How are care needs assessed and updated?
4. Can I stay if my needs change?
5. What is the staff-to-resident ratio?
6. Which payment options do you accept?

→

COMMON WAYS TO PAY FOR CARE

Private Pay
Savings, retirement income, pensions, or home sale proceeds. The most common way to pay for independent and assisted living.

Long-Term Care Insurance
Helps pay for assisted living, memory care, or nursing care, depending on your policy's benefits and waiting period.

Medicare
Covers short-term skilled nursing and rehab after a qualifying hospital stay (generally up to 100 days). It does not pay for long-term custodial care or room rent.

Affordable Senior Housing
HUD-supported communities offer reduced rent based on income for older adults who qualify.

Veterans Benefits
Programs such as VA Aid & Attendance can help eligible veterans and surviving spouses pay for care, if qualified.

Medicaid
For people with limited income and assets. Pays for long-term nursing care in a nursing home, and in many states, home and community-based waivers help with services in the home or PACE (see below).

PACE combines Medicare and Medicaid into one plan
PACE covers all approved care, including doctor visits, prescriptions, day center services, transportation, and in-home support. For those who qualify for both Medicare and Medicaid, there is typically no monthly premium. Others may join by paying a monthly premium (Medicare only or full private pay).



YOUR NEXT STEPS

1. Talk with your loved one about wishes, needs, and budget.
2. Make a list of income, savings, insurance policies, and benefits.
3. Inform your doctor you are considering care options as medical records will be requested in several care settings.
4. Visit communities and ask what payment options they accept. We're glad to walk through options with you.

WE'RE HERE TO HELP

Use our online Service Navigator to find senior living communities, healthcare services, PACE programs, affordable housing communities and other options near you. Search by location and type of care.

SCAN TO FIND CARE NEAR YOU

Disclaimer: This guide is for general information only. Eligibility, coverage, and costs vary by state, program, and individual circumstances. Please confirm details with the community, your benefits provider, or your state Medicaid office.

©2026 VOA National Services. All Rights Reserved. Designated tax-exempt under section 501 (c) 3 of the Internal Revenue Code. SENIOR CARE GUIDE 2026