Home care, adult day, assisted living, memory care or nursing home?

A side-by-side look at every senior care option, what each is for, and how each is usually paid for.

Option	Best for	Usually paid by
In-home companion / homemaker	Help with meals, errands, light housekeeping, company	Private pay, some long-term care insurance
Home health (skilled)	Short-term nursing or therapy at home after illness or surgery	Medicare when ordered by a doctor and homebound
Adult day care	Daytime activities and supervision while a caregiver works or rests	Private pay, some Medicaid and VA programs
Independent living	Active seniors who want convenience and community, no care	Private pay
Assisted living	Help with daily activities and medications in a licensed home-like setting	Private pay, long-term care insurance, VA benefits, Florida Medicaid LTC (waitlist)
Memory care	Dementia with safety risks such as wandering	Same as assisted living, usually at a higher rate
Skilled nursing (rehab)	Short-term nursing and therapy after a hospital stay	Medicare (with limits), Medicare Advantage, insurance
Skilled nursing (long-term)	24-hour nursing care	Private pay, Medicaid, long-term care insurance
Hospice	Comfort care when a doctor expects 6 months or less if the illness runs its course	Medicare hospice benefit, Medicaid, insurance

Florida licenses home health agencies, nurse registries, adult day care centers, assisted living facilities and nursing homes through AHCA. Check any provider on FloridaHealthFinder.

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counties, Florida. Placement help is free to families.