Paying for senior care: Medicare, Medicaid, VA and private pay

What Medicare does and doesn't cover, and the programs that may help pay for assisted living, memory care and nursing homes.

Medicare

- Covers short-term skilled nursing facility care after a qualifying 3-day inpatient hospital stay: up to 100 days per benefit period (Medicare.gov).
- Per Medicare.gov (Nov 2026): days 1 to 20 cost $0 after the Part A deductible ($1,736); days 21 to 100 cost $217 per day; after day 100 you pay all costs.
- Does **not** pay for long-term custodial care, including assisted living and most memory care (Medicare.gov).

VA Aid and Attendance

A monthly payment added to a VA pension for qualifying veterans and survivors who need help with daily activities, are largely bed-bound, live in a nursing home because of a disability, or meet VA's eyesight limits (VA.gov).

Florida Medicaid long-term care

Florida's Statewide Medicaid Managed Care Long-Term Care program can help eligible seniors with care in a nursing home, assisted living or at home. Start with your local Aging and Disability Resource Center (Florida Elder Affairs) or the Florida Elder Helpline: 1-800-96-ELDER (1-800-963-5337).

Private pay and insurance

- Long-term care insurance: find the policy and call the insurer about the elimination period and daily benefit.
- Savings, pensions and Social Security income.
- Sale of a home: Novita Way can coordinate trusted local help to sell or clear a home.

Questions to ask every community

- What is included in the monthly rate? What costs extra?

- How do rates change if care needs increase?
- Do you accept long-term care insurance, VA benefits or Medicaid?

General information only, not medical, legal or financial advice. Programs and amounts change; confirm with the official source or a qualified professional. Novita Way LLC serves families in Pinellas, Hillsborough, Pasco and Manatee counties, Florida. Placement help is free to families.