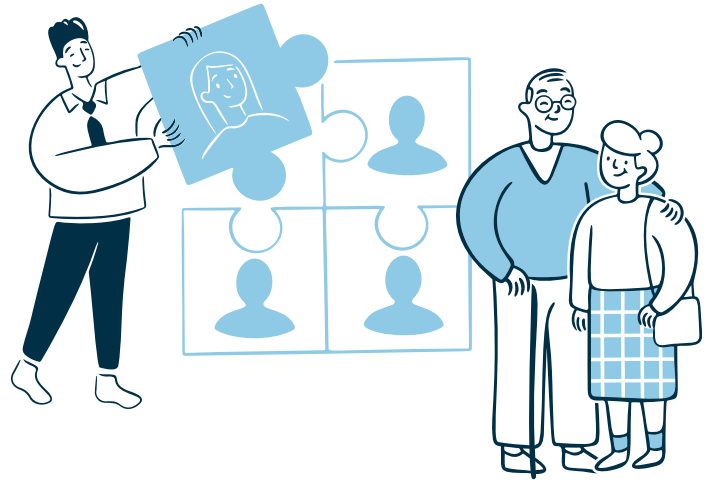


A Step-By-Step Guide to Home Care

Home care gives seniors the support they need to live safely and comfortably at home. After a stay in the hospital, home care may be required to help seniors recover – especially if they cannot perform the activities of daily living (including dressing, grooming, bathing, eating, mobility, toileting and continence) independently.



Home care significantly reduces the risk of complications or hospital readmission.

The different types of home care



Memory Care

Specialized care for dementia and Alzheimer's, focusing on safety, cognitive support, and behavior management.



Personal Care Assistance

Assistance with hygiene, dressing, grooming, mobility, and medication reminders.



Companion Care

Support and companionship, including socialization, running errands, and light housekeeping.

Families typically find and hire home care through **a home care agency** or **private-duty hire of a caregiver**.

Not sure how many hours of home care you need? **Talk to your provider or case manager** to determine what would be appropriate for your specific needs.

Paying for home care

In 2025, the cost of in-home care from an agency in the Bay Area typically ranges from **\$40 to \$55 per hour**, depending on the type and level of care required.



Private Pay

Utilize personal savings, retirement funds, proceeds from selling or refinancing a home, or contributions from family members.

Insurance Coverage

Long-term care insurance may cover some costs, but Medicare and standard health insurance generally do not cover non-medical home care.

Government Programs

Medi-Cal covers some in-home care, including IHSS for eligible seniors. Veterans and spouses may qualify for VA Aid & Attendance.

Financial Assistance and Community Resources

Contact your local senior center to learn more about community resources and nonprofits offering low-cost or free support like adult day services, meal delivery and transportation.