

Does Medicare Cover Home Care? Learn Coverage Details

Medicare covers skilled home health services such as nursing or physical therapy, not routine help with meals or bathing. A doctor must confirm you need care, and the provider must be a Medicare-certified agency. Coverage applies to part-time or intermittent visits with some out-of-pocket costs, and home health aide services count only when skilled care is also needed.

About [43% of adults](#) aged 50 and older expect to need some form of long-term care, according to a University of Michigan study. Asking **"Is home care covered by Medicare?"** matters because the answer can shape how you plan and pay for care.

Knowing what Medicare includes helps you make clear choices about your health, recovery, and independence at home.

What Is the Purpose of Home-Based Care?

Home-based care helps you recover or manage health needs in a familiar setting instead of a hospital or nursing facility. It brings skilled care, therapy, and support directly to your home, making recovery more comfortable and reducing stress.

Understanding [Medicare vs non-Medicare insurance](#) matters because coverage levels differ. Medicare focuses on medical and skilled services, while private insurance may include broader personal care or longer-term support.

Is Home Health Care Covered Under Medicare Part a or B?

Home health care can fall under either Part A or Part B, depending on how you qualify. **Most people receive coverage through Part B**, but if you're already under a Part A stay, it may cover your home care instead. Both parts help pay for:

- Skilled nursing care
- Physical or speech therapy

- Medical supplies used at home

If you've wondered, "[How do I enroll in Medicare?](#)", learning the basic rules first helps you know whether you qualify for covered home health care.

Understanding Medicare Home Care Coverage

Beyond answering "**Is home care covered by Medicare?**", it's important to understand the criteria Medicare uses to decide what home care qualifies for coverage. The main points to understand include:

Medicare Covers Skilled Home Health Services, Not Custodial Care

Under [Medicare benefits](#), home health coverage **applies to skilled medical care** prescribed by your doctor and carried out by licensed professionals. You can receive medically necessary services, including:

- Skilled nursing care
- Physical therapy
- Speech-language pathology
- Occupational therapy

Custodial care, which includes help with bathing, dressing, or cooking, isn't part of this coverage. Medicare limits payment to skilled care that's medically necessary and prescribed by your physician.

A Doctor Must Certify the Need for Home Health Care

According to Medicare eligibility rules, your doctor must see you **within 90 days before or 30 days after starting home care**. The visit must directly relate to why you need [home health services](#).

The doctor must also sign a certification stating that you:

- You're homebound
- You need skilled care
- Treatment is medically necessary

They also create a plan of care describing the type, frequency, and goals of your services. If care continues past 60 days, the doctor must renew this certification to keep coverage active.

Home Health Services Must Be Provided by a Medicare-Certified Agency

Medicare pays only when your care comes from an approved home health agency. These agencies meet strict federal standards for:

- Quality
- Safety
- Staff training

Choosing one ensures the care plan your doctor ordered is followed correctly.

When exploring in-home care options, ask if the agency is Medicare-certified before services begin. Certification means the agency can bill Medicare.

Medicare Covers Home Health Services with Some Out-of-Pocket Costs

Your senior care coverage under Medicare pays the full cost of skilled home health services, through Part A or Part B. However, you're responsible for **20% of the approved amount for durable medical equipment**. You may pay for equipment such as:

- Wheelchairs
- Walkers
- Hospital beds
- Oxygen supplies

Understanding these costs ensures you stay prepared and make informed choices about your care.

Coverage Is Limited to Part-Time or Intermittent Care

Medicare only pays for care that's part-time or given on a limited schedule. Skilled nursing care usually lasts for eight hours a day and **no more than 28 hours a week**.

However, in case of exceptions, you may get 35 hours. The goal of home care is to support recovery, not to replace full-time help.

When comparing [Medicare Advantage vs supplemental coverage](#), remember neither pays for full-time home care. However, some Advantage plans offer extra in-home support.

Home Health Aide Services Are Covered Only When Skilled Care Is Also Needed

home. Aides assist with personal needs that support recovery, while nurses or therapists handle medical treatment. Covered aide home care services can include assistance with:

- Moving around safely
- Personal hygiene and dressing
- Light tasks like bed changes
- Eating

These services are approved only when provided alongside skilled nursing or therapy care.

Frequently Asked Questions

Which Patients Are Covered Under Medicare?

Medicare covers people **aged 65 and older**, along with younger adults who have certain disabilities or end-stage kidney disease. To qualify for home health care, you must also be under a doctor's care and need skilled medical services. Coverage applies only when treatment is medically necessary and follows a doctor-approved care plan.

How Long Will Medicare Pay for Home Health Care?

Medicare pays for home health care as long as you meet the medical requirements and your doctor confirms the need continues. Coverage is **approved in 60-day periods**. After each period, your doctor reviews your condition and recertifies the plan if you still need skilled medical services.

Why Would Someone Be Denied for Medicare?

You can be denied Medicare if you don't meet eligibility or medical requirements.

Common reasons include:

- Not meeting age or disability qualifications
- Lacking a doctor's certification for services
- Requesting non-medical or long-term personal care
- Using a provider not approved by Medicare

Understanding Coverage Limits: Is Home Care Covered by Medicare?

The answer to **“Is home care covered by Medicare?”** depends on the kind of help you need. Medicare covers skilled medical services like nursing or therapy, not everyday personal tasks. A doctor must confirm your need for care, and services must come from a certified provider.

At Midwest Health Insurance Solutions, ***our bilingual specialists make health coverage easy to understand***. When you're ready to apply, our agents will guide you through enrollment and help you secure your benefits. [Contact us](#) to get expert support in choosing the right Medicare plan.