

Living Arrangements and Dementia

It is important to consider living arrangements for people living with dementia. There are many options. Below are some common choices. Additionally, some facilities are dedicated to caring for those with dementia. Levels of care vary by facility. Medicaid may cover some of these services. Medicaid coverage varies by state, and not all facilities and service providers accept this insurance. It is very important to look into each option depending on your insurance.

- **House or Apartment:** Some people with dementia live in a house or apartment, with or without a caregiver. Sometimes a caregiver is a family member and/or friend, or a home health care aide might be hired. This type of care might be paid for with cash, Medicaid, or long-term care insurance. Medicare does not pay for long-term home health care.
- **Assisted Living Facility:** This is a building where residents have apartments or rooms. Typically, meals and activities take place in a group setting. Some support is provided for residents who need help caring for themselves. This type of care might be paid for with cash, Medicaid, or long-term care insurance. Not all assisted living facilities accept Medicaid. Medicare does not pay for assisted living care.
- **Nursing Home:** Most nursing homes offer 24/7 long-term care for people who are not able to care for themselves. Some nursing homes offer specialized care to residents with dementia. Nursing home care is paid for with cash, Medicaid, or long-term care insurance. Medicare will pay for short-term rehabilitation care in a nursing home but does not pay for long-term care.
- **Respite Care:** Respite care offers a break for a caregiver to address other responsibilities or rest. This is short-term care that varies in length from a few hours, days, or weeks. Respite care may take place in a home, day center, or healthcare facility. Respite care is paid for with cash, Medicaid, or long-term care insurance. Medicare does not pay for respite care except for people receiving hospice care.

Have questions? Ask your doctor or health provider at your next appointment. Your local Office for Aging is also a good resource.