



Caregiver Fact Sheet

Placing Your Person in a Nursing Home or Assisted Living Facility

If you're considering care in a nursing home or assisted living facility for your person, you might want to see if there are any in-home programs that can help. Call the Aging and Disability Resource Center at 855-937-2372 or the Area Agency on Aging at 800-252-9240 to see what's available in your area.

Finding a Facility

You can get a list of nursing and assisted living facilities in your area by going to: <https://apps.hhs.texas.gov/ltcsearch/>. Enter the "facility type" (e.g., assisted living facility or nursing facility) and the city, county, or zip code. You can find general information about each facility, in addition to inspection results and enforcement actions. You can also contact the Long-Term Care Ombudsman Program at 800-252-9240 to get a list of facilities.

Paying for a Nursing Facility

Medicare, Medicaid, the Veterans Administration, and private long-term care insurance can help pay for care in a nursing facility.

- **Medicare** can pay for short-term rehabilitation in a skilled nursing facility. To qualify under traditional Medicare, your person must spend at least three consecutive days (including overnight stays) as a hospital inpatient; enter the skilled nursing facility within 30 days of the hospitalization; need skilled care (like nursing services, IV medications, physical, occupational, and/or speech therapy) on a daily basis and go into a facility that participates in the Medicare program. Medicare covers up to 100 days of care per benefit period, with the first 20 days covered in full and the remaining days requiring co-payment.

Some Medicare Advantage Plans don't require the three-day hospital stay. All require the person to need skilled care daily and to receive care in a facility that's under contract with the Advantage plan.



Dementia Friendly North Central/East Texas 800-272-3921



Caregiver Fact Sheet

Medicare does not pay for long-term care, and it does not pay for care in an assisted living facility. Call 800-252-9240 and ask for a benefits counselor if you have questions about what Medicare covers.

- **Medicaid** can pay for long-term care in a nursing facility. To qualify, your person must have a low income, limited resources, and qualify medically for care in a nursing facility. Different income and resource limits apply, depending on whether your person is single or married; and if married, whether your person and his/her spouse apply for Medicaid.
 - o Financial limits for single people. Single people can receive up to \$2,901 per month in total income as of 2025. If they receive more income, they can set up a Qualified Income Trust (QIT) to reduce their income. Funds in the QIT must be used to pay for your person's medical expenses (including those not covered by Medicaid), and/or provide a small monthly personal needs allowance.

Single people can have no more than \$2,000 in resources. Resources include cash and cash equivalents (like stocks, bonds, CDs, and the cash value of life insurance policies). The homestead and one car are usually not counted as resources. If they have more resources, they can spend the "excess" money on themselves. It is a good idea to keep receipts for money spent. There are Medicaid penalties for people who make gifts to family members or other people.

- o Financial limits for married couples, when both spouses apply for Medicaid. Married couples who apply for the Medicaid program can receive no more than \$5,802 per month in total income during 2025. If they receive more, they can set up a Qualified Income Trust (QIT), as noted above. They can have no more than \$3,000 in resources, which include cash and cash equivalents. (like stocks, bonds, CDs, and the cash value of life insurance policies). If they have more resources, they can spend the "excess" money on themselves. It is a good idea to keep





Caregiver Fact Sheet

receipts for money spent. There are Medicaid penalties for people who make gifts to family members or other people.

- o Financial limits for married couples, when only one spouse applies for Medicaid. The spouse who applies for the Medicaid program is considered as a single person and can receive up to \$2,901 per month in income in 2025. The spouse who doesn't apply for the Medicaid program is allowed to keep up to \$3,948/month income in 2025 (including a part of the applicant's income, if the spouse who doesn't apply for Medicaid receives less than \$3,948/month).
- o Medical necessity for nursing home care. Your person must need skilled care on a daily basis. He or she will need to go through an assessment by a nurse (usually at the nursing facility), showing that he or she needs the services of a licensed nurse in an institutional setting to carry out doctor's orders.

You can get more information about Medicaid coverage of nursing home care by calling the Texas Information and Referral Network at 2-1-1 or the Area Agency on Aging at 800-252-9240.

- The **Veterans Administration (VA)** can pay for care in Community Centers, State Veterans Homes, and community nursing homes:
 - o VA Community Living Centers: These are VA-operated nursing homes that provide care for veterans who are enrolled in the VA health system. Eligibility is based on clinical need, service-connected status, level of disability, and income. A co-pay may be charged.
 - o State Veterans Homes. These facilities are operated by the State of Texas for qualifying veterans, their spouses, and Gold Star parents. Qualifying veterans must have served at least 90 days of active duty, received an honorable discharge, and have a doctor's note stating need for skilled nursing care. Veterans with a disability rating of at least 70% can usually receive care at no cost.





Caregiver Fact Sheet

- o Community Nursing Homes: These are private facilities where veterans may receive care, with the VA covering some costs.

The VA administers the Aid and Attendance program that provides an additional pension to help pay for care in the community, assisted living facility, or nursing facility. Your person may be eligible if he/she gets a VA pension; has served in the military during a wartime period; has net worth of no more than \$159,240 during 2025; and meets at least one of the following medical requirements:

1) needs another person to help with daily activities; 2) is a patient in a nursing home due to loss of mental or physical abilities related to disability; and/or 3) has eyesight that is limited to 5/200 or less with glasses or contact lenses. Veterans' spouses and widows/widowers can be considered for Aid and Attendance benefits.

You can get more information about VA services by calling the VA hotline at 800-827-1000 or your person's county veteran service officer. You can find contact information for the county veteran service officer at: <https://texvet.org/cvso>.

- **Long-term care insurance policies** can pay for care in nursing homes. If your person has a long-term care insurance policy, contact the insurance company for details about coverage and benefits. Long-term care insurance policies' coverage, cost, and features are very different, depending on the company that issues them and the type of policy.

Paying for Care in an Assisted Living Facility

Medicare will not pay for care in an assisted living facility. Texas Medicaid, through the STAR+PLUS Waiver program, the VA, and private long-term care insurance may pay for care in an assisted living facility.

- Texas Medicaid, through the STAR+PLUS Waiver, can pay for long-term care in an assisted living facility that participates in the Medicaid program. To qualify, your person must meet all of the Medicaid financial and medical requirements for





Caregiver Fact Sheet

nursing home care. If your person already receives SSI and STAR+PLUS benefits, contact the STAR+PLUS health plan and ask his/her service coordinator to do an assessment for Waiver services. If your person doesn't already get STAR+PLUS benefits, call 877-438-5658 to get him/her on an interest list. There's a wait of several months for people who don't already get SSI/STAR+PLUS.

- The VA, through the Aid and Attendance program, can help pay for care at private assisted living facilities. See page 6 for more information.
- Some long-term care insurance policies can pay for care in assisted living facilities. If a person has a long-term care insurance policy, contact the insurance company for details about eligibility and coverage. Long-term care insurance policies' coverage, cost, and features can be very different from policy to policy.

You can get more information about dementia and related resources at:

- <https://www.dshs.texas.gov/alzheimers-disease>
- [NCTCOG - Resources for People with Memory Loss & Family Caregivers](#)
- [NCTCOG - Training to Understand Dementia & Provide Better Care](#)

