FAMILY GUIDE

Home Care vs. Assisted Living vs. Nursing Home

Compare your options side by side: level of care, independence, Massachusetts costs and who pays.

By the MedWise Caring care team · Updated November 7, 2026 · Serving families across Massachusetts

THE SHORT ANSWER

Home care brings help into your own home for as many hours as needed, and is often the most flexible and affordable choice for part-time needs. **Assisted living** is a residence with meals, activities and help with daily tasks, for people who are fairly stable but shouldn't live alone. A **nursing home** provides 24-hour skilled nursing for complex medical needs. In Massachusetts, median assisted living costs about $9,600 a month, and a nursing home about $14,448 to $15,817 a month (CareScout 2025).

Key takeaways

- Choose by care needs and safety first, then preferences and budget.
- Home care costs depend on hours: part-time help often costs less than a facility; round-the-clock care can cost more.
- Medicare does not pay for long-term assisted living or long-term nursing home care.
- MassHealth can pay for nursing home care for people who qualify financially and medically.
- Many families combine options, such as home care plus adult day health, before considering a move.

Side-by-side comparison

	Home care	Assisted living	Nursing home
Where	Your own home	Apartment in a residence	Room in a licensed facility
Best for	People who want to stay home and need help with some daily tasks, supervision or companionship	People who need some daily help and want built-in meals and community	People who need 24-hour skilled nursing or complex medical care
Level of help	From a few hours a week to 24/7, fully one-on-one	Scheduled help shared among residents	Round-the-clock nursing and aide care
Independence	Highest: own routine, home, pets and neighborhood	Moderate: private apartment, community schedule	Lowest: facility routine
Social life	Depends on caregiver, family and outings; adult day health can add more	Built-in activities and dining	Group activities
Massachusetts median cost (2025)	Billed hourly; see examples below	About $9,600 per month	About $14,448 per month (semi-private) to $15,817 (private)
Main payers	Private pay, long-term care insurance, VA, state Home Care Program, some MassHealth programs	Mostly private pay and long-term care insurance	Private pay, long-term care insurance, MassHealth if eligible; Medicare only for short skilled stays

Facility costs are statewide medians from the CareScout Cost of Care Survey 2025 (survey run July to November 2025, published 2026). Actual prices vary by community and care level.

How much does home care cost compared with a facility?

Home care is billed by the hour, so cost depends on how much help is needed. Rates vary by agency, region and type of care, so always get written quotes. Here is the math at an *example* rate of $40 an hour:

Schedule	Hours per week	Approx. monthly cost at $40/hour (example)
4 hours, 5 days a week	20	about $3,470
8 hours, 5 days a week	40	about $6,930
12 hours, 7 days a week	84	about $14,560

The pattern holds at any rate. Part-time home care usually costs less than assisted living, and full-time hourly care costs about the same as a nursing home or more. Live-in arrangements are priced differently, so ask agencies about them. For many families, adding **adult day health** (a Massachusetts median of about $112 a day in 2025) cuts the hours of home care needed and adds social time.

Who pays for each option?

- **Medicare** does not pay for long-term custodial care in any setting. Part A can cover a *short-term* skilled nursing facility stay after a qualifying hospital admission of at least three days. Coverage lasts up to 100 days per benefit period, with a daily coinsurance after day 20. Medicare also covers intermittent home health care for people who are homebound.
- **MassHealth** (Medicaid) can pay for long-term nursing home care for people who meet financial and medical rules. Some members qualify for in-home support programs. MassHealth does not pay assisted living rent, though some programs can help with services there.
- **Long-term care insurance** typically covers all three settings once benefit triggers are met.
- **Veterans benefits** may help with home care and other long-term care for eligible veterans and surviving spouses.
- **The Massachusetts Home Care Program**, run through local Aging Services Access Points, provides in-home services with costs based on income. Call **MassOptions at 1-800-243-4636**.

Signs each option may be the right fit

Home care may fit when your loved one:

- Strongly wants to stay home, and the home can be made safe
- Needs help with some daily tasks, or supervision at certain times of day
- Is recovering from surgery or illness and needs temporary support
- Has family nearby who can share the care

Assisted living may fit when your loved one:

- Is isolated or lonely at home and would enjoy community and activities
- Needs help with a few daily tasks spread across the day and night
- Has a home that is hard to maintain or unsafe to modify
- Is medically stable, without frequent skilled nursing needs

A nursing home may fit when your loved one:

- Needs 24-hour skilled nursing, such as complex wound care, ventilator care or frequent medical monitoring
- Needs two people to transfer them safely, around the clock
- Has advanced dementia with behaviors that can't be managed safely at home or in assisted living
- Needs short-term rehab after a hospital stay before going home

You can combine and change options

Care needs change, and the right choice this year may not be right next year. Common combinations include:

- **Home care plus adult day health** for a mix of one-on-one help and social time
- **Respite care**, at home or a short facility stay, so a family caregiver can rest
- **Home care inside assisted living** for extra one-on-one hours the residence doesn't provide
- **Short rehab stay, then home care** after a hospital discharge

Not sure where to start? Our guide to having the care conversation with your parent can help you talk through the options together.

Frequently asked questions

Is home care cheaper than assisted living?

Often, for part-time needs. At an example rate of $40 an hour, 20 hours a week costs about $3,470 a month, compared with a Massachusetts median of about $9,600 a month for assisted living in 2025. Full-time or 24-hour hourly care can cost more than assisted living or a nursing home.

How much does a nursing home cost in Massachusetts?

The CareScout 2025 Cost of Care Survey puts the Massachusetts median at about $14,448 a month for a semi-private room and $15,817 a month for a private room.

Does Medicare pay for assisted living?

No. Medicare does not pay for room and board or long-term custodial care in assisted living. It may cover medical services you receive while living there.

Does Medicare pay for a nursing home?

Only for short-term skilled care after a qualifying hospital stay of at least three days: up to 100 days per benefit period, with daily coinsurance after day 20. Long-term nursing home care is usually paid privately, by long-term care insurance or by MassHealth for those who qualify.

What is the difference between assisted living and a nursing home?

Assisted living offers housing, meals and help with daily tasks for people who are mostly stable. A nursing home provides 24-hour skilled nursing care for people with complex medical needs.

Can someone with dementia stay at home?

Many people with dementia live safely at home with the right support, such as consistent caregivers, supervision, a safe home setup and adult day programs. Needs grow over time, so reassess regularly with their doctor.

Questions about care at home? Visit **medwisecaring.com** to talk with the MedWise Caring care team.

Sources

1. CareScout — Cost of Care Survey 2025 (published 2026)
2. AARP — Does Medicare cover home health care? (updated May 2024)
3. Mass.gov — Home Care Program

This guide is general information, not medical, legal or financial advice. Coverage rules and costs change; confirm details with your doctor, insurer, Medicare, MassHealth or an elder law attorney. If you think someone is having a medical emergency, call 911.