FAMILY GUIDE

Home Care vs. Home Health Care: What's the Difference?

A clear breakdown of medical and non-medical care at home, who pays for each, and how to tell which one your family needs in Massachusetts.

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

THE SHORT ANSWER

Home care is non-medical support at home: help with bathing, dressing, meals, medication reminders, light housekeeping and companionship. It is usually paid privately, through long-term care insurance or through state programs. **Home health care** is skilled, usually short-term medical care (nursing or physical, occupational or speech therapy) that a doctor orders. Medicare often covers it for people who are homebound.

Key takeaways

- Home care helps with daily living; home health care treats a medical condition.
- Home health care needs a doctor's order. Home care does not.
- Medicare does not pay for 24-hour care, or for personal care when that is the only help you need.
- Many families use both: skilled visits a few times a week, and a home care aide for the hours in between.
- Massachusetts signed its first home care agency licensing law in August 2026. The state is now writing the rules.

What is home care?

Home care (also called *non-medical home care*, *private duty care* or *personal care*) is hands-on and practical help that lets someone keep living safely at home. A trained caregiver or home health aide comes for a few hours a week, several hours a day, overnight or around the clock.

Typical home care services include:

- **Personal care:** bathing, dressing, grooming, toileting and incontinence care
- **Mobility help:** getting in and out of bed, walking safely and fall prevention
- **Medication reminders:** keeping to the schedule the doctor set
- **Meals and nutrition:** grocery shopping, cooking and encouraging fluids
- **Household support:** light housekeeping, laundry and errands
- **Companionship and supervision:** conversation, activities and safety checks, which matter a great deal for people living with dementia
- **Respite:** time off for family caregivers

What is home health care?

Home health care is **skilled medical care** given at home by licensed clinicians. A physician or other qualified provider orders it to treat an illness or injury, or to help someone recover after a hospital or rehab stay. Visits are usually short and scheduled: a nurse might come twice a week to change a wound dressing, and a physical therapist three times a week to rebuild strength.

Typical home health services include:

- Skilled nursing: wound care, injections, IV therapy, catheter care, monitoring of unstable conditions and teaching
- Physical, occupational and speech-language therapy
- Medical social services
- A home health aide for personal care, but only alongside the skilled services

Home care vs. home health care, side by side

	Home care (non-medical)	Home health care (skilled)
Main purpose	Help with daily living, safety and companionship	Treat an illness or injury; help someone recover
Who provides it	Caregivers, home health aides, personal care aides	Registered nurses, therapists, aides under a care plan
Doctor's order needed?	No	Yes, with a plan of care reviewed regularly
Typical schedule	Flexible: a few hours a week up to 24/7 or live-in	Short visits, part-time or intermittent
Typical length	As long as help is needed, often months or years	Weeks, until goals are met
Usually paid by	Private pay, long-term care insurance, VA benefits, state and MassHealth programs	Medicare, MassHealth or private health insurance, if you qualify

Does Medicare pay for home care or home health care?

Under Original Medicare, home health care is covered at no cost to you when all of these are true:

- You are **homebound**, meaning leaving home takes considerable effort, another person's help, or a device such as a walker or wheelchair.
- A doctor or other qualified provider **certifies** that you need intermittent skilled nursing or therapy, after a documented face-to-face visit.
- You are under a **plan of care** that is reviewed regularly.
- The agency is **Medicare-certified**.

Medicare does **not** pay for 24-hour care at home. It also does not pay for personal or "custodial" care (bathing, dressing, supervision) when that is the only help someone needs, or for homemaker services or meal delivery. Those are exactly the services home care provides, so most families pay for home care another way. Medicare Advantage plans have their own rules; check your plan.

How do home care and home health care work together?

Here is a common example. After a hip replacement, a Medicare-certified agency sends a physical therapist three times a week and a nurse once a week. Those visits last under an hour. For the rest of the day the person still needs help showering safely, getting meals and moving around without falling. A home care aide fills those hours. The therapist builds strength and the aide keeps the routine safe, and recovery tends to go more smoothly.

When home health visits end because goals are met, many families keep a few hours of home care each week for bathing, errands and company.

Which one does your family need?

Use these questions as a starting point, and ask your loved one's doctor:

- [ ] **Is there a new medical need?** Examples are a wound, new medications by injection, a recent hospital stay or a need for therapy. Ask the doctor about a *home health* referral.
- [ ] **Is help needed with bathing, dressing, meals or getting around?** That is *home care*.
- [ ] **Is your loved one alone for long stretches, forgetting meals, or showing memory changes?** *Home care* with supervision and companionship can help.
- [ ] **Is a family caregiver exhausted?** *Home care* respite gives them a break.
- [ ] **More than one of these?** You may need *both*.

How do Massachusetts families pay for home care?

- **Private pay.** Agencies bill by the hour. Ask for written rates, including minimum visit lengths and weekend, holiday and overnight rates.
- **Long-term care insurance.** Most policies cover home care once you meet the benefit triggers. Ask about the elimination period and the daily maximum.
- **Veterans benefits.** Eligible veterans and surviving spouses may qualify for VA home care programs or pension benefits such as Aid and Attendance.
- **Massachusetts Home Care Program.** For adults 60 and over, people with disabilities, and people under 60 with early-onset Alzheimer's or a related dementia, run through local Aging Services Access Points (ASAPs). Costs are based on income. Call **MassOptions at 1-800-243-4636**.
- **MassHealth.** Members may qualify for in-home support programs. Ask MassHealth or your ASAP which ones fit.

Is home care licensed in Massachusetts?

Until recently, Massachusetts did not license non-medical home care agencies. On August 7, 2026, Governor Healey signed *An Act to Improve Massachusetts Home Care*. It creates the state's first licensing system for home care agencies, with required background checks, worker training, and workers' compensation and liability insurance. The Executive Office of Health and Human Services is writing the regulations, and licensing will phase in over the coming months. In the meantime, ask any agency how it screens, trains, insures and supervises its caregivers. Our guide to choosing a home care agency lists the questions to ask.

Frequently asked questions

Is home care the same as home health care?

No. Home care is non-medical help with daily activities such as bathing, dressing, meals and companionship. Home health care is skilled medical care, such as nursing or therapy, that a doctor orders to treat an illness or injury.

Does Medicare pay for non-medical home care?

Generally no. Original Medicare does not cover 24-hour care, homemaker services, or personal and custodial care when that is the only help someone needs. It covers home health care for homebound people who need intermittent skilled nursing or therapy.

Do I need a doctor's order for home care?

No. Families can arrange non-medical home care directly with an agency. Home health care requires a doctor's or qualified provider's order and a plan of care.

Can someone receive home care and home health care at the same time?

Yes. Many people receive skilled home health visits a few times a week and use a home care aide for daily help between those visits.

Is home care regulated in Massachusetts?

Massachusetts enacted its first home care agency licensing law in August 2026. The state is writing regulations, and licensing will phase in. Until then, ask agencies about background checks, training, insurance and supervision.

How do I find free or low-cost home care in Massachusetts?

Call MassOptions at 1-800-243-4636. They can connect you with your local Aging Services Access Point (ASAP), which runs the state Home Care Program. Costs are based on income.

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

Sources

1. AARP — Does Medicare cover home health care? (updated May 2024)
2. Mass.gov — Governor Healey signs bill strengthening safety, quality and oversight of home care (Aug 7, 2026)
3. Polsinelli — Massachusetts home care licensing law effective this fall (Chapter 180 of the Acts of 2026)
4. 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.