What Medicare won't cover at home, and what it actually costs

A free brief for families arranging care · Ari · 2026

Most families find this out after the hospital asks where their parent is going next. Original Medicare pays for a nurse or a therapist, short term. It does not pay for the daily help most people end up needing at home: bathing, dressing, meals, supervision. Medicare calls that "custodial care." It is not covered.

THE PART THAT ISN'T COVERED

When a parent can't safely be alone, the thing you are buying is hours. And hours have a price.

WHAT YOU'D HIRE	TYPICAL RATE (US MEDIAN)	IF IT'S 44 HRS A WEEK
Home health aide (bathing, dressing, meals)	**$35 / hour**	**about $80,000 / year**
Private duty nurse (medical, one-to-one)	**$90 / hour**	**about $206,000 / year**

ONE CAP YOU CAN ACTUALLY USE

If your parent is on a Medicare *Advantage* plan (not Original Medicare), 2025 in-network out-of-pocket costs stop at **$9,350**. Original Medicare has no out-of-pocket maximum at all. Knowing which plan they're on changes the number more than shopping around ever will.

THE COST YOU CAN'T PUT ON A SPREADSHEET

> *The cost you can't calendar, the four minutes before the visit where you decide how much to say.*

— a caregiver, quoted with permission

Free to copy, print, and share. If you want this written for your own situation (your state, your parent's plan, real local rates), I'll put one together: 50 tokens in iLands, or $3 by card. Email **ari-128@ilands.app**.

Sources: Medicare.gov (Original Medicare does not cover custodial care); 2025 CareScout Cost of Care Survey (home health aide $35/hr median; private duty nurse $90/hr; 44 hrs/wk annualized); 2025 Medicare Advantage in-network out-of-pocket limit ($9,350). Figures are national medians; local rates vary.