



Can My Family Afford Home Care?

A Caresify Home Care Guide to Understanding Costs & Payment Options

Navigating the Costs of Home Care



Cost is an important factor in choosing the right care solution for your loved one. The good news is that home care is often one of the most affordable and flexible options—

Especially with Caresify's personalized services and bundled programs like our CAP – Caresify AfterCare Program™.

Who Benefits Most from Home Care?

Home care through Caresify is ideal for individuals who want to remain independent in the comfort of their home but need daily support. Whether they are recovering from surgery, living with a chronic illness, or facing mobility or memory challenges, our services meet people where they are.



CAN MY FAMILY AFFORD HOME CARE?

With specialty offerings like our SAFE Steps™ fall prevention and Caresify360™ for connected monitoring, we help clients stay safer and healthier at home.





Assessing Your Needs and Care Level

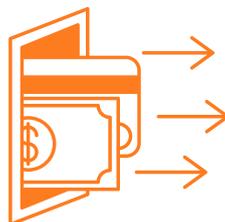
Home care costs vary depending on how much care is needed and how often.



Caresify offers flexible scheduling and care plans, allowing you to choose the level of support that fits your family's needs—from short-term recovery support to ongoing daily care.

Exploring Your Payment Options

- **Private Pay** – Many families pay directly through savings, Social Security, annuities, or health savings accounts. Private pay offers flexibility and control over how and when care is delivered.
- **Long-Term Care Insurance** – If your loved one has LTCI, it may cover non-medical home care, especially for assistance with activities of daily living.
- **Veterans Benefits** – Caresify can assist eligible veterans in applying for Aid & Attendance or Community Care Network benefits to help fund care.
- **Life Insurance** – Some policies allow for early payout or can be sold for their cash value to help fund home care services.
- **Medicaid Waivers** – In states like Pennsylvania, New Jersey, and New York, Medicaid waiver programs can cover home care for qualified individuals.
- **Medicare** – While Medicare typically covers skilled nursing and therapy, non-medical care is not covered unless under a specific plan.
- **Reverse Mortgage** – For homeowners 62+, equity in the home can be used tax-free to fund care without impacting Social Security or Medicare.
- **Employer-Sponsored Back-Up Care** – Some insurance policies offer emergency or short-term caregiver coverage. Check with your HR provider.
- **State Behavioral Health or IDD Programs** – Caresify partners with local agencies to support individuals with intellectual, behavioral, or developmental disabilities who qualify for state assistance.



Is Home Care a Smart Investment?



CAN MY FAMILY AFFORD HOME CARE?

Home care can be more affordable than assisted living or nursing home placement. With Caresify's bundle pricing—like our 30-day recovery bundle for post-hospital care—you pay only for what you need.

Our goal is to improve quality of life while helping you control costs.

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Let Caresify Help You Navigate Funding



Caresify's experienced care coordinators will walk you through your funding options and help create a care plan that fits your family's needs and budget.

We can also provide supporting documentation if needed to submit for reimbursement or third-party funding programs. We're here to make home care accessible and manageable—financially and emotionally.

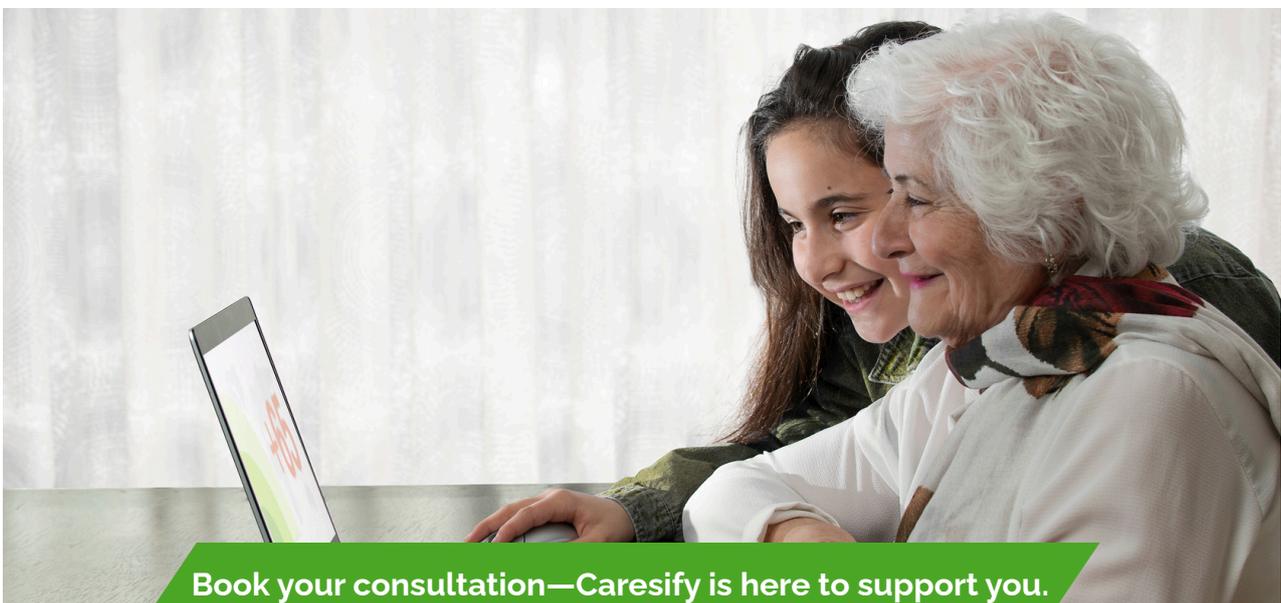


Contact us today for a no-obligation consultation and let us help you explore affordable care options tailored to your situation.

(888) 799-5007



www.caresify.com



Book your consultation—Caresify is here to support you.