



**The Medicare Answer Guy**

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*An Affiliate of Bridlewood Insurance*

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## MEDICARE NEWS

### ASSISTED LIVING COSTS

**1. Aging isn't just hard on your health – it can be hard on your wallet too.** Genworth Financial's 2024 Cost of Care Survey reports that the median cost of assisted living facilities is \$5,900 per month. Meanwhile, the American Health Care Association and the National Center for Assisted Living report that the median stay lasts about 22 months. Put together, that means you'd need more than \$129,800 to afford the median stay. If your loved one gets to enjoy life a little longer or you live in a more expensive part of the country, you could be looking at an exponentially higher bill.

It can be more challenging without decades of advance planning, but it's still possible to find workable solutions by getting creative and consulting professionals who understand the range of available programs and strategies. One possible solution that some families use is renting out a parent's home for monthly income that helps with assisted living bills. It's true that assisted living is expensive, with that median cost of \$5,900 per month. However, compare that to the average monthly fee for nursing homes:

**\* Semi-private nursing home room: \$8,669**

**\* Private nursing home room: \$9,733**

**2. Assisted living, when medically appropriate, can be a more economical option than a nursing home.** Aging in place at home may also save you some money over assisted living. In home care costs typically start at about \$33 per hour, depending on the requested services and your geographic location. That amount may be more affordable if you need only a few hours of care at a time, but full time care can add up quickly and may be difficult to staff appropriately.

# REFERRALS

Steve V referred

Debra S

Eric S referred Alice G

& Julie C

Rick C referred

Brenda C

Gabriel R referred

Beverly H

We try hard to recognize every referral but if we missed anyone, please let us know.

Just send us a quick email so that we can acknowledge you. We want all of you to know that it is our privilege to serve you.

The greatest compliment you pay us is the referral of your family and friends.

Thank you!!!

**Jim  
Robeson  
CLU, CHFC**

**3. Many ask “Doesn’t Medicare cover anything toward Assisted Living?”** Unfortunately, Medicare doesn’t cover most assisted living costs. Specifically, it doesn’t cover what’s known as custodial care, which can include bathing, dressing, feeding and other activities of daily living. Most Medicare Advantage plans, offered through private insurers, will not cover custodial care costs either.

Medicaid, a state program, offers health care coverage to some beneficiaries, such as low-income adults, children, the elderly and people with disabilities. Medicaid may pay for some costs associated with assisted living in specific states. However, even in those cases, you have to spend down your assets several years in advance. In some states, certain assisted living communities do take Medicaid waivers as a source of payment.

If you live in a state with Medicaid waivers and find an assisted living community that accepts Medicaid, be prepared to provide significant information documenting your eligibility. If you believe you may qualify for Medicaid, you can apply through your local Health & Human Services Agency for your county, or by calling their number.

**4. If you or a loved one could use some help with custodial care in your home, we would suggest you contact Elite Home Care,** a local San Diego care giver and care management company. You can reach them at 858-397-2097 or visit their website at [www.elite-homecare.com](http://www.elite-homecare.com) to learn more about their services.

**Stay tuned for upcoming newsletters that will prepare you for the Annual Open Enrollment Period!!**

## DISCLAIMER

*We do not offer every plan available in your area. Currently, we represent 10+ organizations and over 100 products in your area. Please contact Medicare.gov or 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options*

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