

Home Health vs. Personal Care: Cheat Sheet

Which service does what, who pays, and how to start — companion to “The difference between home health care and personal care aides.”

	Home health care	Personal care aide
What it is	Skilled MEDICAL care at home: nurses, PT/OT, wound care, injections, monitoring	Non-medical DAILY LIVING help: bathing, dressing, meals, companionship, errands
Requires doctor's order?	Yes — physician must order it	No
Who provides it	Licensed nurses & therapists via certified agency	Trained aides via agency or private hire
Medicare covers?	Yes, if homebound + skilled need (part-time)	Generally NO (very limited exceptions)
Medicaid covers?	Yes, when eligible	Often yes, via waiver programs — varies by state
Duration	Short-term, goal-based (e.g., post-hospital)	Ongoing, as long as needed
Typical private cost	Billed to insurance	\$25–\$40/hour

Which do you need? Quick test

☐

Recovering from hospitalization, surgery, or new diagnosis → ask the doctor about HOME HEALTH

☐

Needs help with bathing, meals, or supervision day to day → PERSONAL CARE aide

☐

Both are true → many families run both at once — they don't conflict

Questions to ask any agency

☐

Are you licensed, bonded, and insured? Are caregivers employees or contractors?

☐

What happens if our regular aide is sick or quits?

☐

What's the minimum shift length, and is there a contract?

Want one practical caregiving resource like this every week?

Join the free Anchor Caregiver Services newsletter at anchorcares.co/newsletter

Need one-on-one help? Book a Caregiver Navigation Strategy Session at anchorcares.co/book-session