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The Medicare at Home Act

November 6, 2026

Medicare is essential for more than 70 million older adults and people with disabilities. It includes a limited home health care benefit, but not ongoing home care most people will need to live and age in their own homes and communities. About 8 million Medicare beneficiaries need home care today, such as help with day-to-day needs such as getting dressed, preparing meals, and managing medications. This need will continue to grow. Only 20 percent of Medicare beneficiaries know that Medicare does not cover long-term care, leaving many people to learn about the gap only when they are already in a crisis.

What the Medicare at Home Act Would Do

Representative Debbie Dingell (D-MI-6) and Senator Andy Kim (D-NJ) introduced the Medicare at Home Act (H.R. 10020 and S. 5270) to add a home care benefit to Medicare. The bill would:

- Cover up to 20 hours of home care per week for eligible Medicare beneficiaries who need help with at least two everyday tasks for personal care and independent living;
- Cover help with tasks such as bathing, dressing, and eating, meal preparation as well as medication, transportation, and communication;
- Set payment to reflect a reasonable wage floor for home care workers.

Benefits for Older Adults, People with Disabilities, Families, and Workers

Gives people real choice to age at home. Most people want to stay in their homes and communities. Medicare's coverage gap forces many into institutions or into going without care. Nearly all people (93 percent) believe Medicare should cover care at home.

Protects families' savings. Without coverage, families may pay more than $68,000 a year for home care or spend down their savings to qualify for Medicaid. Eight in ten Americans age 60 and older could not withstand a financial shock, including a serious health setback or the cost of long-term care.

Supports family caregivers. Family caregivers fill the gap, often by reducing their hours or leaving their jobs entirely. This unpaid care is worth more than $1 trillion a year. The bill would help family caregivers stay in the workforce without going bankrupt.

Invests in the direct care workforce. Direct care workers are underpaid, and care jobs have to be good jobs for workers to stay in them. A wage floor in Medicare's payment method ties the new benefit to the workforce it depends on.