

# What is a Personal Care Home

Personal Care Homes (PCHs) are residences that provide shelter, meals, supervision and assistance with personal care tasks, typically for older people, or people with physical, behavioral health, or cognitive disabilities who are unable to care for themselves but do not need nursing home or medical care.



They offer a smaller, more intimate setting, ideal for persons who might not do well with the larger assisted living facilities. They typically provide meals, laundry, housekeeping, medication supervision, assistance with activities of daily living and activity programs.

There are all sorts of assisted living and personal care homes to choose from when deciding which place would best suit your loved one. However, it can still be confusing unless you understand what assisted living and personal care homes can offer.

## Licensing Texas Personal Care Homes

Texas Health and Human Services licenses, certifies, and surveys assisted living facilities for compliance with state and federal laws and regulations.

**There are two sizes of Texas personal care homes, small and large:**

**Small** – Small facilities are defined as those with 16 residents or less.

**Large** – Large facilities are defined as those with 17 residents or more.

**MKR Senior Health Strategist (855) 765-7111**

Remember, when finding a personal care home keep in mind that in the state of Texas, they are licensed according to size, type and building safety features so be sure to ask what type of license they have. Some personal care homes host three or fewer residents, and therefore, do not require licensing.

# Costs:

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Living in a residential care home is often half the cost of nursing home care, and in some states, it is even more affordable than assisted living care. However, cost can vary depending on the geographical location of the residential care home, as well as, the types of services needed.

Monthly fees run anywhere from \$1,500 a month to \$4,500 each month; with dementia care costing even more. Most offer private rooms as well as shared rooms.

Medicare does not cover the cost of personal care homes. Traditionally, Medicare does not cover the costs of assisted living (personal care homes) or long-term care facilities. However, Medicare will cover qualified healthcare costs while your loved one is living at a certain facility. Medicare is more often used to pay for a skilled nursing facility or home health care.

As an example, if your mother requires skilled care, Medicare will cover rehabilitation and nursing home care. However, it won't cover custodial or intermediary care. For example, it won't cover an at-home health aide unless one is determined to be medically required.

Custodial care is non-medical assistance — either at home or in a nursing or assisted-living facility — with the activities of daily life (such as bathing, eating, dressing, using the toilet) for someone who's unable to fully perform those activities without help.

The biggest difference is that some personal care homes accept Medicaid to help cover the costs of residency but typically have long wait lists. In addition to private funds, other programs such as the Veteran Aid and Attendance Benefits (part of an Improved Pension Benefit), may be available to help pay for room and board.

In summary, when choosing a personal care home for a loved one, keep in mind that in Texas they are licensed according to size, type and building safety features. Therefore, it's always a good idea to ask what type of license they have; Type A or B – large or small.