



Best Fit
Senior Living



A FREE GUIDE

Paying for Senior Living in Michigan

A guide for older adults and the families who help them: what a month really costs, what pays for what, and who can help for free.

About this guide

It is free. Reading it, downloading it and printing it cost nothing, and we do not ask for your name, email or phone number.

How it was prepared. BestFitSeniorLiving wrote it in our own words from the public pages of the agencies named in each part. Where a number would go out of date, we tell you who to ask instead of printing it.

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What it is not. This is general information. It is not legal, tax, medical, insurance or financial advice, and it is not a decision about anyone's eligibility.

The photographs are licensed stock images of models. They do not show any real community, resident or place in Michigan.

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Tear-out pages have lines to write on. Make copies if you need more.

START HERE

You are not alone, and you did nothing wrong

Senior living costs more than most people expect. That is true even when the price is fair. If the first number you heard made your stomach drop, you are not alone.



This guide helps you do four things

1. See what a month really costs, on one page.
2. Learn what each source of money does and does not pay for.
3. Find free, neutral people in Michigan who can check the details with you.
4. Get a real price from any community you are considering. Most do not post one.

Staying in your home, with help, is a good choice for many people. This guide treats it that way. Compare it with a move, and pick what fits you.

You are in charge of this decision. If you are a family member, your job is to help, not to decide for someone else.

What this guide is. It explains the basics in plain words. It cannot tell you whether you qualify for a program. Only the agency that runs the program can do that. It is not legal, tax, medical, or financial advice. Rules and amounts change, so where a number would go out of date, we tell you who to ask. Looking around does not commit you to anything.

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PART 1

What a month really costs

The price on a brochure never seems to match the bill.

That is because a brochure shows rent. The real monthly cost has **four parts**. Then there are **one-time costs** on top.

1

Housing

Rent. Ask what it includes: meals, utilities, housekeeping, laundry.

2

Care

Help with bathing, dressing, medicines, getting around, or memory loss. It can rise.

3

Extras

Not in the base price: a second person, guest meals, rides, salon, pet fees, supplies.

4

Your current home

These costs go on if you stay, or if you keep the house for a while after a move.

1 + 2 + 3 + 4 = YOUR REAL MONTHLY COST

+

One-time costs (not monthly)

A deposit, a community fee, movers, storage, or getting a house ready to sell.

Walking through the four parts

1. **Housing.** Rent for the apartment. Ask what it includes, such as meals, utilities, housekeeping, and laundry.
2. **Care.** Help with bathing, dressing, medicines, getting around, or memory loss. Many places charge for care on top of rent. The charge can rise when needs rise.
3. **Extras.** Anything not in the base price: a second person in the apartment, guest meals, rides, a salon, pet fees, supplies.
4. **Your current home.** If you stay home, these costs go on. If you move and keep the house for a while, they go on too: mortgage or rent, property tax, insurance, utilities, repairs, food, and any help you already pay for.



You may also face **one-time costs**: a deposit, a community fee, movers, storage, or getting a house ready to sell.

Prices vary widely by place and by level of care. Most communities share them only by phone or on a tour. The price sheet in Part 5 is how you get the real number.

Your own numbers matter more. Use the worksheet that follows.

ONE THING TO DO

Fill in the “Staying home with help” column today, using a recent stack of bills. Fifteen minutes is enough.

Worksheet A. My month

Use a pencil. Fill in a column for staying home with help, and one for each place you are looking at. Write "?" where you do not know yet. A question mark is useful, because it tells you what to ask.

Monthly costs	Staying home with help	Place 1	Place 2
Rent or mortgage			
Property tax and home insurance (one month's share)			
Utilities, phone, internet			
Food			
Housekeeping, yard, snow, repairs (one month's share)			
Paid help at home (hours a week times hourly rate)			
Care charge at the community			
Medicines and supplies			
Rides			
Extras			
Total for the month			
How many lines are "?"			

Worksheet A, continued. One-time costs

Write "?" where you do not know yet.

One-time costs	Staying home with help	Place 1	Place 2
Deposit and community fee			
Moving and storage			
Safety changes at home, or getting a home ready to sell			
Other			
Total one-time			

A big total is information, not a verdict. The next parts show ways to make the numbers work.

Notes: what I need to ask

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PART 2

If the money falls short

The total is more than your income.

That happens to many families. Two simple numbers will show you where you stand.

- **The monthly shortfall.** What you spend each month minus what comes in.
- **How long your savings would cover it.** Your savings, divided by the shortfall.

Step one: find the gap each month

What I spend

spending: _____ a month

What comes in

income: _____ a month



MONTHLY SHORTFALL

_____ a month

Illustration only.
Not to scale.

Step two: how long savings would cover it

My savings

÷

My monthly
shortfall

=

Months
covered

Mark each blank **C** (confirmed on a statement or letter),
E (an estimate), or **?** (not known).

Divide the months by 12 to see years.

Worksheet B. Shortfall and how long it lasts

Try it for each option. Mark each number **C** (confirmed on a statement or letter), **E** (an estimate), or **?** (not known).

Step	What to write	My number	C / E / ?
1	Total for the month, from Worksheet A		
2	Steady monthly income: Social Security, pension, annuity, VA payment, rent you collect		
3	Monthly help you have confirmed in writing from a program or an insurer		
4	Monthly shortfall: step 1 minus step 2 minus step 3		
5	Savings you are willing to use		
6	One-time costs, from Worksheet A		
7	Savings left after one-time costs: step 5 minus step 6		
8	Months your savings would cover the shortfall: step 7 divided by step 4. Divide by 12 for years.		

If step 4 comes out at zero or less, your income covers the month. Check the "?" lines before you count on it.

This sheet is for: _____

Date: _____

How to read the answer

- It is a rough guide, not a promise. Prices rise and needs change. Do the sheet again each year, or when something changes.
- Try it more than one way. Try staying home with help. Try a lower care level. Try it with and without a source of help from Part 3.
- A short answer is not the end. It shows you which questions to ask next, and it may show that a different setting fits better.
- Ask each community what happens when savings run out. The price sheet in Part 5 includes that question.



Talking it through with family, near or far, makes the numbers easier to face.

Your numbers stay with you. We do not collect what you write on a printed worksheet.

ONE THING TO DO

Run Worksheet B once for staying home and once for the place you like best.

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PART 3

What pays for what

You have heard that Medicare or Medicaid “covers it,” and you are not sure.

Usually, each source covers some things and not others. Here is a plain look at each. Whether you qualify is decided by the agency or company that runs it, not by us and not by a community.

A few terms first

- **Level of care** means how much daily help a person needs. Programs set their own tests for it.
- **Medicaid** is a government program that helps people with limited income and savings pay for health care and some long-term care.
- **A waiver** is a Medicaid program for people who would otherwise need a nursing home. It pays for services at home or in an approved setting.



The next page is a one-look summary. The pages after it give the detail for each source.

At a glance: what each source pays and does not pay

Summary only. Read the detail on the next pages. The agency or company decides whether you qualify.

Source	Nursing-home care	Help with daily tasks at home	Assisted-living rent and meals	Money to you
Medicare	⌚ Short stay only	⊗ Not on its own	⊗ No	—
Medicaid nursing-home care	✔ Yes, if you qualify	—	⊗ Not general rent	—
MI Choice waiver	—	✔ Yes, services	⌚ Ask the agency	—
Home Help	—	✔ Yes, personal care	⌚ Ask the agency	—
PACE	—	⌚ One team of services	⊗ No	—
VA pension with Aid and Attendance	—	—	⊗ Not paid to a facility	✔ Yes, monthly income
Long-term care insurance	⌚ Policy decides	⌚ Policy decides	⌚ Policy decides	—
Selling your home	—	—	—	✔ Yes, after it closes
Reverse mortgage	—	—	—	⌚ A loan, due later
Help from family	—	—	—	✔ Yes, if agreed

✔ May help pay ⌚ Limited, or depends ⊗ Does not pay — Not what this is for

Not every community takes part in every program. Ask each one, and ask for the answer in writing.

The detail, source by source

Medicare health insurance, mainly for people 65 and older

WHAT IT MAY HELP PAY FOR

A short stay for skilled nursing or rehab in an approved nursing home, after a qualifying hospital stay, when that care is medically needed. Doctor visits and therapy.

WHAT IT DOES NOT DO

Long-term help with daily tasks, such as bathing, dressing, and eating, when that is the only care you need. It does not pay assisted-living rent and meals. Medicare Advantage plans have their own rules, so call yours.

WHO TO ASK

Medicare, or a free counselor in Part 4

Medicaid nursing-home care

WHAT IT MAY HELP PAY FOR

Care in a nursing home that Medicaid has approved, for a person who needs that level of care and meets the money rules.

WHAT IT DOES NOT DO

It is not a general payment for assisted-living rent. Not every nursing home takes part.

WHO TO ASK

Michigan's Department of Health and Human Services, your Area Agency on Aging, or an elder-law attorney



Take these one at a time. You do not have to understand all of them in one sitting.

MI Choice waiver Michigan

WHAT IT MAY HELP PAY FOR

Services for adults who need nursing-home level care but want to live at home or in another residential setting, if they meet the income and asset rules. Services can include adult day health, home-delivered meals, rides, nursing, and respite.

WHAT IT DOES NOT DO

Not every community takes part. Whether it can be used where you want to live depends on the rules, so ask before you decide.

WHO TO ASK

Your Area Agency on Aging can tell you which agency serves your county. Ask any community whether it works with MI Choice, and ask for the answer in writing.

Home Help Michigan Medicaid program, if it applies

WHAT IT MAY HELP PAY FOR

Personal care services, which means help with daily tasks, through Michigan's Medicaid program, for people who qualify.

WHAT IT DOES NOT DO

Ask whether it can be used where you want to live.

WHO TO ASK

Michigan's Department of Health and Human Services, or your Area Agency on Aging

PACE Program of All-Inclusive Care for the Elderly

WHAT IT MAY HELP PAY FOR

One team that provides medical care, therapy, day programs, rides, and other services. It is for people 55 or older who live in a PACE service area, need nursing-home level care, and can live safely in the community when they join. In PACE, the program becomes your source for Medicare and Medicaid benefits. You can leave any time.

WHAT IT DOES NOT DO

It does not pay assisted-living rent. It is not offered everywhere.

WHO TO ASK

Your Area Agency on Aging

VA pension with Aid and Attendance

WHAT IT MAY HELP PAY FOR

A monthly payment for some wartime veterans and surviving spouses. Aid and Attendance is an added amount for people who need help with daily tasks, are mostly in bed, live in a nursing home, or have very limited sight. (A similar "Housebound" amount exists. A person gets one or the other.)

WHAT IT DOES NOT DO

You must already be getting the VA pension to add either one. It is extra monthly income, not a payment to a facility. Only the VA decides.

WHO TO ASK

A VA-accredited representative or veterans service organization (Part 4)

Long-term care insurance

WHAT IT MAY HELP PAY FOR

A policy bought years ago may pay toward care at home, in assisted living, or in a nursing home.

WHAT IT DOES NOT DO

It pays only what the policy says. Look for what must be true before it pays, any waiting period, the daily or monthly limit, the total it will pay, and which settings it covers.

WHO TO ASK

The insurer. Ask for the claim steps in writing and ask whether this exact community qualifies.

Selling your home

WHAT IT MAY HELP PAY FOR

The money left after the mortgage, selling costs, and any taxes can pay for a move or care.

WHAT IT DOES NOT DO

It takes time, and the money is not yours until the sale closes. Some families keep the house and rent it out instead. That brings income, and also work and risk. Selling is your choice.

WHO TO ASK

A real-estate professional and a tax preparer

Reverse mortgage

WHAT IT MAY HELP PAY FOR

A loan against the value of your home. You make no monthly payment while you live there as your main home. The most common kind is the Home Equity Conversion Mortgage, or HECM.

WHAT IT DOES NOT DO

The loan generally comes due when you no longer live in the home as your main residence. There are narrow exceptions, such as a spouse who is also on the loan, or a limited time in a care facility. Understand this before you borrow and before you move. A HECM requires counseling first.

WHO TO ASK

A HUD-approved housing counselor, then an elder-law attorney

Help from family

WHAT IT MAY HELP PAY FOR

A one-time gift for a deposit, a monthly share, or time instead of money.

WHAT IT DOES NOT DO

It works best when it is clear. Decide who gives what, for how long, and what happens if things change. Write it down. Nobody should be pushed to give more than they can. Gifts and loans can affect benefits and taxes.

WHO TO ASK

An elder-law attorney or a tax preparer

One caution that matters

Before you move any money or property

The Medicaid rules about savings, a home, and a spouse at home are detailed. You may hear advice to move money or property before you apply. A wrong move can delay or block help.

Please do not move or give away money or property until you have talked with Michigan's Medicaid office or an elder-law attorney.

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PART 4

Free, neutral help in Michigan

You do not know who to trust.

These helpers are not paid to steer you to a particular community. Start with them.

1-800-677-1116

Eldercare Locator. Call or text to find your Area Agency on Aging. Or visit eldercare.acl.gov.



Area Agency on Aging

There is one for each part of Michigan. Explains options for staying home or moving. Helps you start programs such as MI Choice and Home Help.



Free Medicare counseling

For questions about Medicare, Medicare plans, and help with Medicare costs. Ask your Area Agency on Aging who offers it near you, or visit medicare.gov.

When you call, say what you want to know in one sentence, and ask what papers to bring. It is fine to have a family member on the line.

Who to call about what

Staying home, or moving	→	Area Agency on Aging
Medicare questions	→	Medicare, or Area Agency
VA pension and benefits	→	Accredited representative
Medicaid and contracts	→	Elder-law attorney
Reverse mortgage	→	HUD-approved counselor



Accredited veterans service organization, or VA-accredited representative

Helps with a VA pension claim and with Aid and Attendance. Check a person's accreditation on the VA's website before you share papers (search "VA accreditation search"). Be careful with anyone who charges you, or who tries to sell you a product as part of "qualifying."



Elder-law attorney

Answers questions about Medicaid rules, protection for a spouse at home, powers of attorney, and what a contract really says. See this person before you change how any money or property is held.



HUD-approved housing counselor

Housing counseling, including for a reverse mortgage. HUD's website lets you search by zip code or state.

ONE THING TO DO

Call Eldercare Locator, or look up your Area Agency on Aging, and ask what help is available where you live.

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PART 5

Getting the real price

You cannot find prices anywhere.

That is normal. Most communities do not post prices on their websites. They share them on a tour or by phone. It does not mean anything is wrong with the community, or with you.

You can ask before you ever drive over. Try these words:

“What is your starting monthly rate, and how do you price care?”

Then ask them to send the answer in writing. It is fine to ask. It is fine to say, “I’d like to see it in writing before I decide.” A good community will understand.

Some communities cannot give a firm number until someone assesses the person’s care needs. That is common. Ask for a range, and ask what the assessment changes.

Next page: the price sheet. It is a tear-out with room for four places side by side. Make a copy for each place you ask about, and write the date you asked and the name of the person who answered.

Price sheet for a call or a tour

Make a copy for each place, up to four. Write "?" or "they could not say" when you do not get an answer.

Question	Place 1	Place 2	Place 3	Place 4
Date and who answered				
Starting monthly rate: studio				
Starting monthly rate: one bedroom				
Starting monthly rate: two bedroom				
Added cost for a second person				
What the rate includes (meals each day, utilities, housekeeping, laundry, rides, activities)				
How care is assessed: who does it, when, and is there a charge				
How care is priced: levels, points, hourly, or a mix				

Price sheet, continued

Question	Place 1	Place 2	Place 3	Place 4
Care cost at the level needed today				
How often care is reassessed, and what changes the price				
Memory care monthly rate, and how it differs				
One-time fees: deposit, community fee, entrance fee				
Which fees are refundable, and when				
Rate increases in each of the last three years				
How much notice before a rate change				
What is billed separately (medicine help, supplies, escorts, laundry, rides, guest meals, pets, cable and phone)				

Price sheet, last page

Question	Place 1	Place 2	Place 3	Place 4
If money runs low: how long must someone live here before the community can help?				
Do you accept Medicaid or MI Choice later, for this apartment and these services? Is it in the contract?				
Do you accept long-term care insurance or VA payments?				
What happens if care needs grow beyond what you provide?				
Estimated total per month, from what they told you				
Lines marked "?" or "they could not say"				
Is the quote in writing, and how long does it hold?				
May I take the contract home so a lawyer can read it?				

After you ask

Copy each place's total into Worksheet A, then run Worksheet B. Compare places line by line, not by the headline rate.

A few more questions are worth asking

- Is the quote in writing, and how long does it hold?
- If the person needs more care, does the apartment change?
- What happens to fees if the person moves out or passes away?
- May I take the contract home so a lawyer can read it?

If a community will not give a plain answer to a plain question about price, that tells you something too.

ONE THING TO DO

Call one community this week and ask the question on the previous pages. Ask for it in writing.



One small step at a time is still progress.

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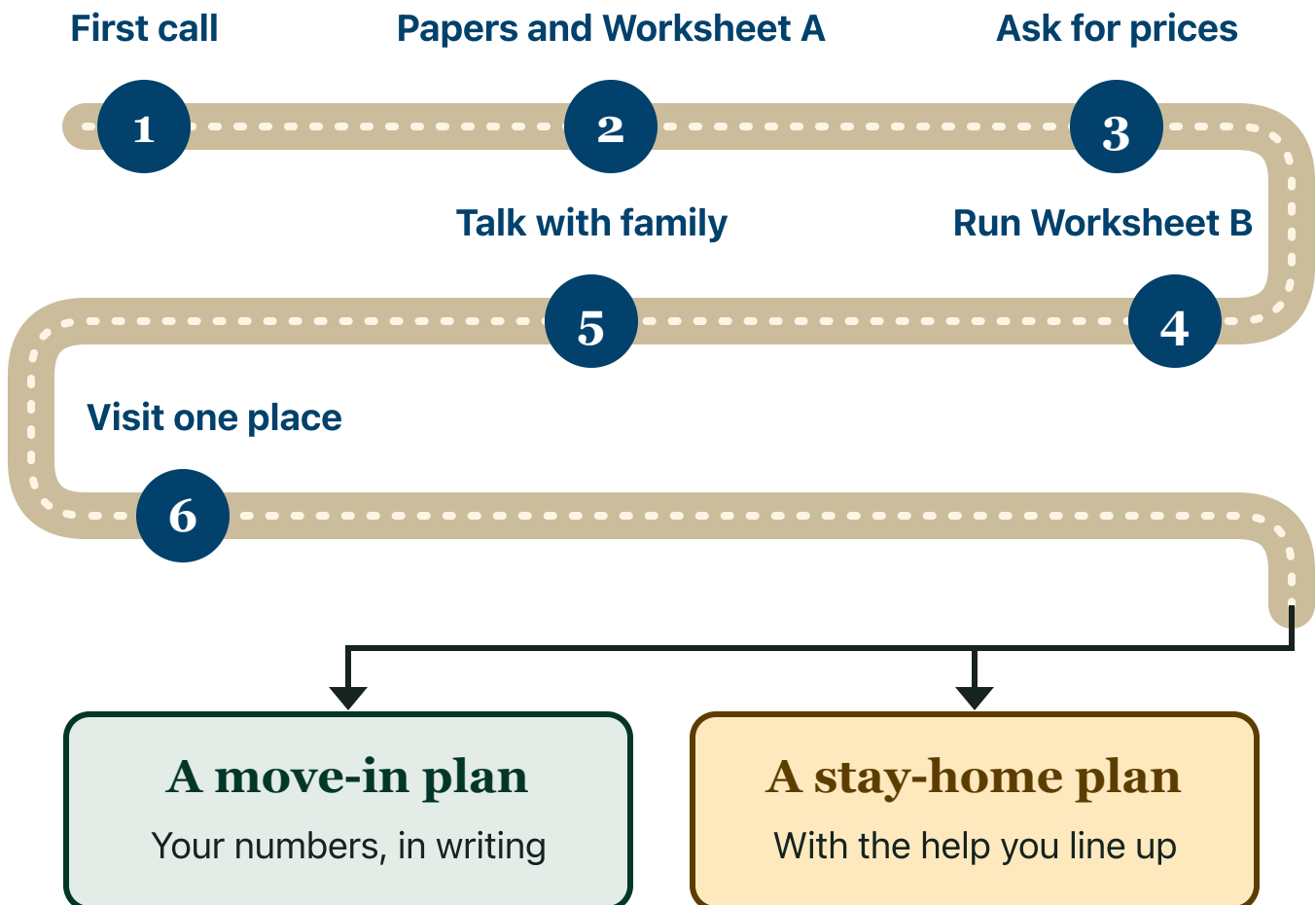
PART 6

Small next steps

It is too much to start.

Then do one small thing. You do not need to do them in order.

Exploring does not commit you to moving.



Either one is a good result.
You can change your mind at any step.

Your eight small steps

- 1** Fill in **Worksheet A** for your home today. ☐

- 2** Call your **Area Agency on Aging**. Ask what help at home is available and what a move would involve. ☐

- 3** **Gather papers.** A long-term care insurance policy, VA discharge papers, pension statements, and the deed. ☐

- 4** Call **two or three places** and ask the price-sheet questions. ☐

- 5** Run **Worksheet B** for staying home and for one other option. ☐

- 6** **Talk with your family.** Start with what the older adult wants. Then talk about what each person can offer. ☐

- 7** **If you own a home, or a spouse will stay in it,** book one visit with an elder-law attorney before any big money decision. ☐

- 8** **Visit one place.** Bring the price sheet and stay for a meal. ☐

Leaving a hospital or rehab center soon?

Call the discharge planner today. They can explain your options and who pays. That call can't wait for this guide.

Written by BestFitSeniorLiving in our own words. General information only. It is not legal, tax, medical, insurance, or financial advice, and it is not a decision about anyone's eligibility. Last reviewed October 30, 2026

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