



Assisted Living in California

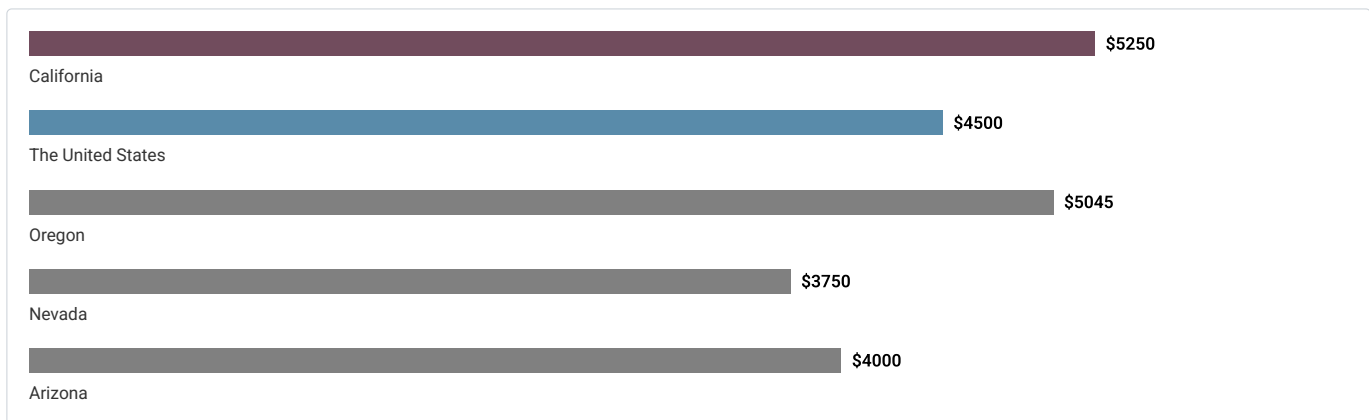
Compared to other states across the nation, California typically has a higher cost of living. Assisted living costs are around \$5,250 per month. However, many cities within the state have low healthcare and assisted living costs and a lower cost of living, including Fresno. As far as yearly income taxes go within the state, Social Security income isn't taxed, but other withdrawals from retirement accounts are fully taxed, and additional wages are taxed as well.

To pay for assisted living, seniors typically use Medicare, Medicaid, long-term care insurance or personal income and retirement. Personal options such as annuities, reverse mortgages and some loan types may be used, and veterans may use military benefits.

This guide covers the cost of assisted living in across the state and provides an overview of other types of long-term care. It also includes a list of resources for seniors.

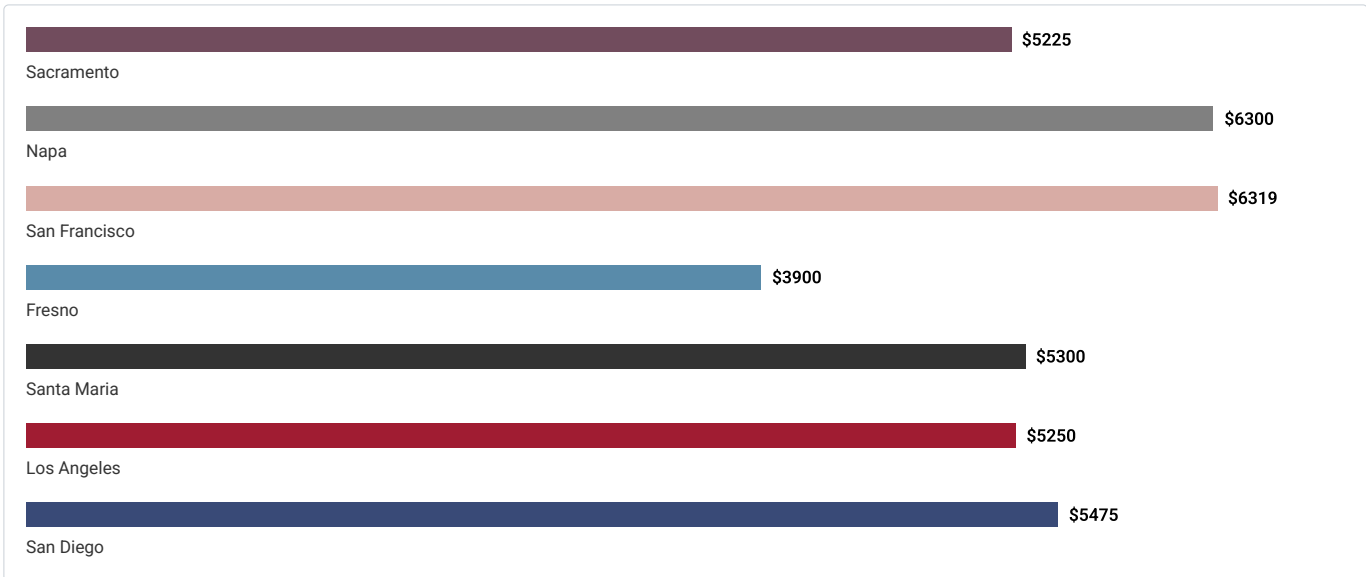
How Much Does Assisted Living Cost in in California?

According to the 2021 Genworth Cost of Care Survey, assisted living communities in California cost around \$5,250 per month. This is \$750 more than the national average. Neighboring states vary in cost from \$3,750 in Nevada to \$5,045 in Oregon. The cost in Arizona is \$5,250 less than California at \$4,000 per month.



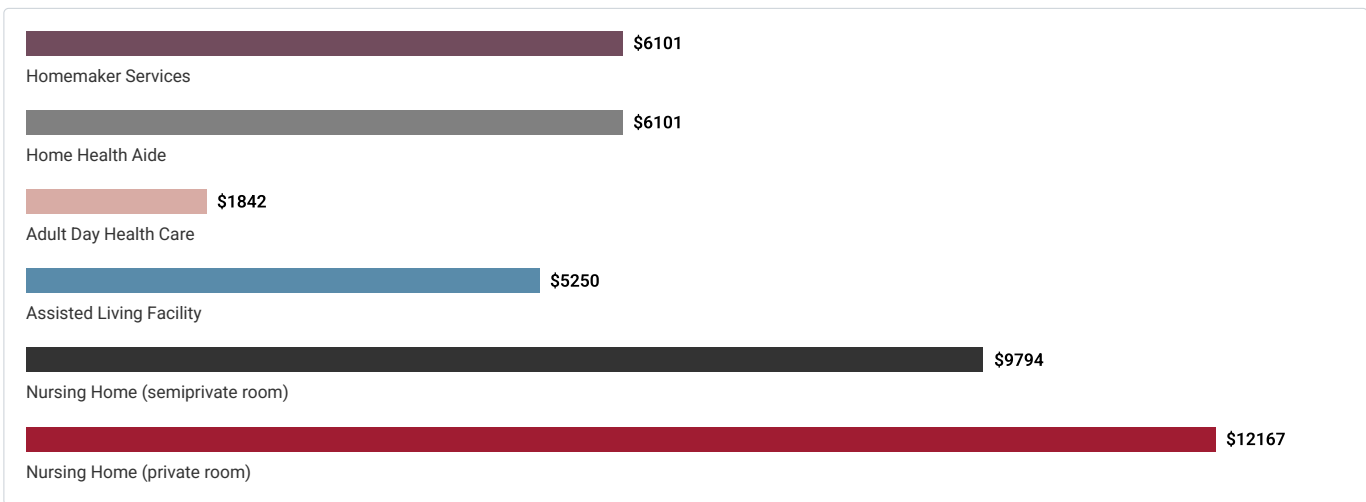
The Cost of Assisted Living in California's Top Cities

The cost of assisted living in California varies depending on where in the state you wish to live. Fresno has one of the lowest costs in the state at \$3,900, while San Francisco residents pay some of the highest fees at \$6,319. In wine country in Napa, assisted living averages \$6,300, while in the state capital of Sacramento, the cost is around \$5,225. Further south in Santa Maria, assisted living runs an average of \$5,300 and in Los Angeles and San Diego, seniors pay around \$5,250 and \$5,475, respectively.



The Cost of Assisted Living vs. Other Types of Care

Seniors have several long-term care options available to them, including residential and home care, depending on living preferences, individual needs and budget. The least expensive option is adult day health at \$1,842, which covers care during the day time hours only. Homemaker services and a home health aide each cost around \$6,101 per month. Both help seniors with daily living tasks such as housekeeping and meals, and a home health aide also provides some medical care, such as physical therapy. Assisted living costs around \$5,250. Nursing homes provide the maximum level of care with a semiprivate room running around \$9,794 per month and a private room around \$12,167.



Can You Use Medicaid to Pay for Assisted Living in California?

No. Medi-Cal, California's Medicaid program, doesn't cover the cost of assisted living directly, but a waiver may be available to help cover some of the costs.

Assisted Living Waiver (ALW)

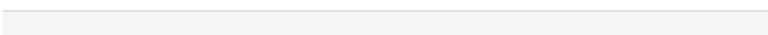
The ALW is a home and community-based services waiver that pays for some long-term care services, including personal care such as grooming, social and recreational activities and meals. It also covers the cost of household tasks such as laundry and yard work. Medi-Cal and the ALW don't pay for any room and board costs, so seniors typically seek other options for financial assistance.

To apply for the ALW, seniors must first apply and be eligible for Medi-Cal. Once the application has been accepted, individuals should contact their local Department of Human Services to request the waiver. Only 15 counties participate in the ALW program.

Eligibility for Medicaid in California

To be eligible for the ALW, an individual can't make more than \$1,481 per month or \$17,772 per year. In a two-person household when only one senior applies, this amount is the same. However, the non-applicant spouse may also receive additional income through the spousal impoverishment rule. When both seniors apply, the combined income can't exceed \$24,036 with \$3,000 in assets.

2022 Medicaid Income Limits for Seniors in California



	Income Limits*	Asset Limits
Single Applicant	\$17,772	\$2,000
Two-Person Household (Only One Person Applying)	\$17,772 for applicant	\$2,000 for applicant \$137,400 for non-applicant
Two-Person Household (Both People Applying)	\$24,036	\$3,000

*Per year

Additional eligibility requirements apply for those seeking Medi-Cal. An applicant's functional need is considered, and for those who receive Medicaid and home and community-based waivers, a nursing facility level of care is required. Additional requirements include:

- 65 years of age and older
- Resident of California
- Resident of the United States

Applying for Medicaid in California

To apply for Medi-Cal, seniors should contact their local county Department of Social Services. It's also possible to apply online at Covered California or by calling (800) 300-1506. Apply by mail by downloading and printing the correct forms and mailing the application to Covered California, P.O. Box 989725, West Sacramento, CA 95798-9725.

Before You Apply:

Before applying, it's important to check the eligibility requirements to make sure they are met. Individuals who are unsure if they meet requirements should consider Medicaid planning through an external agency, including a local Area Agency on Aging.

Information needed to apply includes:

- Proof of citizenship
- Government-issued ID
- Social Security number
- Birth certificate
- Bank statements for the past 60 days
- Proof of income for the past 60 days
- Copies of insurance plans
- Proof of property ownership, including titles and deeds
- Any additional documentation to prove your case

Where to Go to Get Help

It can be difficult to navigate through the Medicaid application process to ensure you have coverage. There are several places to seek help through the process to ensure services are covered.

Resource	Contact	Description
Area Agencies on Aging	(800) 510-2020	Local Area Agencies on Aging serve seniors, their loved ones and caregivers for residents living in long-term care facilities. Thirty-three agencies in the state manage programs and services, including insurance counseling and information on Medicaid.
Benefits.gov	(800) 786-4346	Benefits.gov is a federal website that provides basic information on the available programs offered by the government. The site also provides details on eligibility and how to apply. Seniors may contact the 1-800 number to get additional help.
Department of Health and Children's Services (DHCS)	(916) 552-9200	The DHCS provides assistance to seniors applying for Medi-Cal and can answer basic questions on fraud, reimbursements, managed care and additional benefits.

Can You Use Medicare to Pay for Assisted Living in California?

Unfortunately, Medicare does not cover the cost of assisted living in California. Unlike nursing homes, assisted living facilities are not considered to be "clinical settings" and so are not eligible for Medicare coverage. That being said, you can still use Medicare to cover the cost of approved medications, doctor visits, medical equipment, etc.

For more information about what Medicare visit medicare.gov.

Other Financial Assistance Options for Assisted Living in California?

	How to Apply	How It Works
Aid and Attendance	Apply online at va.gov .	If you are a veteran and you receive a VA pension, you may also be eligible for the Aid and Attendance benefit. This benefit takes the form of a monthly cash allowance that you receive in addition to your standard pension. This benefit is used by veterans who need long-term care services, including care received at an assisted living facility.
Reverse Mortgages	Research and learn about the different types at ftc.gov	If you own a home, you may be able to use a reverse mortgage to access some of the equity in your home. Like traditional loans, reverse mortgages do need to be repaid with interest, typically within 12 months, so seniors should carefully weigh this option alongside other financing methods.
Long-Term Care (LTC) Insurance	Learn about how to receive LTC insurance benefits at acl.gov .	While those who currently need assisted living will typically not be eligible, if you purchased an LTC insurance policy in the past, you may be able to use it to help pay for assisted living. While most policies cover at least a portion of the cost, you still need to check the specific terms of your policy.

Free and Low-Cost Resources for Seniors in California

California seniors have access to multiple free and low-cost programs and services to address needs and help improve their quality of life. These services cover everything from transportation to case management.

Resource	Contact	Services
Multipurpose Senior Services Program (MSSP)	(800) 677-1116	The MSSP provides social services and healthcare management to help seniors in the community and within their homes. These services include care management, personal care, transportation, counseling and therapeutic services and meals.
California Long-Term Care Ombudsman	(800) 231-4024	The California Long-Term Care Ombudsman investigates and works to resolve complaints of elder abuse in long-term care facilities and within the community. The ombudsman answers questions regarding quality of care, financial abuse, residential care plans and counseling.
Seniors First	(800) 878-9222	Seniors First is an information and assistance program that provides details on available programs and services. Information is available on topics including assistive devices, fall prevention, health insurance counseling, legal issues, recreation, home care, transportation and volunteer opportunities.
California Department of Aging	(800) 510-2020	The Department of Aging is the central focal point for direct programs and services throughout the state. The department oversees the local Area Agencies on Aging and coordinates services to seniors and those with disabilities.
California Department of Veterans Affairs	(800) 952-5626	The California Department of Veterans Affairs helps men and women who've served in the military sign up for the benefits and compensation they are entitled to. These include healthcare, insurance, employment opportunities, home loans, housing, education and long-term care. Through the VA, veterans can apply to receive the Aid and Attendance Housing benefit, which provides reimbursements for services provided in long-term care.

COVID-19 Rules for Assisted Living in California

The following information is based on research done on several government websites, including cdph.ca.gov and caassistedliving.org. These rules apply to nursing homes and other types of senior living facilities. We've most recently updated this data on 2/2/2022, but since COVID-19 is a rapidly evolving pandemic, contact your local senior living facility or Area Agency on Aging for more specific and up-to-date information.

Visiting Loved Ones

Can I visit my relative in person if he/she wants emotional support from me?	Yes (Conditions Apply)
Can I visit my relative in person for end-of-life compassion care?	Yes
Will my loved one be required to self-quarantine after I visit him or her?	No (Conditions Apply)

Do I need to wear PPE and/or a cloth mask if I do visit my relative in person?	Yes
Are Hairdressers and other non-medical contractors still allowed in senior living facilities?	Yes (Conditions Apply)
Does the state recommend or require that senior living facilities assist families with setting up virtual visit alternatives?	Yes
Are visitors being screened for elevated temperatures?	Yes
Are visitors being asked questions about health, travel, and potential virus contact?	Yes

Outings and Group Activities

Are residents allowed to leave the facility for non-medical reasons?	Yes
Are residents of senior living facilities who leave and return required to self-quarantine?	No (Conditions Apply)
Are senior living facilities required to cancel all group outings?	Not Available*
Are residents still eating together in the dining hall?	Yes (Conditions Apply)
Are facilities still allowed to host group activities within the community?	Yes (Conditions Apply)

***NOTE:** This information was not available for this state, contact your local area agency on aging or senior living facility for more information.

Safety Measures for Staff & Contractors

Are staff members and contractors being screened for elevated temperatures?	Yes
Are staff members and contractors being tested for Coronavirus?	Yes
Are staff members and contractors being asked questions about health, travel, and potential virus contact?	Yes

Safety Measures for Residents

Are staff members required to regularly screen residents for coronavirus symptoms?	Yes
Are residents relied on to screen themselves and self-report potential coronavirus symptoms?	No
Are staff members required to take residents' temperatures?	Yes
Are residents being tested for coronavirus?	Yes (Conditions Apply)

Assisted Living Laws and Regulations in California

Assisted living communities in California are regulated by the California Department of Social Services. This agency inspects facilities once every 5 years to maintain standards in regards to health and safety, staffing, room and board, medication management and extracurricular activities.



Laws and Regulations for Assisted Living in California

The Scope of Care

Assisted Living facilities provide room and board for their residents as well as two

Assisted living facilities provide room and board for their residents as well as two general types of services. Basic services include planned activities, personal care and supervision of residents. Care and supervision services include assistance with daily tasks such as eating, dressing and self-administering medication. Specialized memory care facilities for residents with dementia provide more comprehensive behavioral support and personal assistance.

Care Plan Requirements

Before they are admitted to a facility, potential residents must be evaluated by a doctor to determine their mental and physical health and assess their needs. They are also assessed on how easily they can perform activities of daily living. An Assisted Living facility cannot accept a resident whose needs exceed its ability to provide care. For example, it cannot accept a patient with dementia unless it is qualified to provide memory care.

Once these evaluations have been completed, the facility can draft a resident agreement. This agreement must be signed by the resident and a responsible party, if necessary, within 7 days of admission. Agreements should outline the type of care to be provided, service fees, refund policies, facility policies and discharge criteria.

Medication Management Regulations

Only appropriately trained medical professionals such as nurses, doctors or licensed home health aides are qualified to administer medication to residents. If a resident is able to safely take their own medicine, they can be observed by an unlicensed staff member who has received at least 16 hours of training and passed an examination on self-administered medication developed by or with a licensed nurse, doctor or pharmacist.

Staffing Requirements

Every facility needs a certified administrator and sufficient direct care staff to perform services and supervise residents. Staff ratios depend on the number of residents. For facilities with more than 16 residents, there must always be at least one awake member of staff on site for every 100 residents. If the number of residents is between 101 and 200, there must be one staff member awake at the facility and an additional staff member on call.

Training & Certification Requirements

Assisted Living administrators must be certified and complete 20 hours of continuing education every 2 years, including 8 hours on Alzheimer's disease and dementia. All staff need to receive training or have experience in first aid, sanitation, residents' rights, their care duties and recognizing signs of cognitive decline.

Memory care facilities have additional training requirements. Staff must receive 8 hours of continuous annual training on how to address common problems such as wandering and inappropriate sexual behavior, communication skills, promoting resident dignity and positive therapeutic interventions.

Reporting Abuse

Any person concerned about potential abuse in an Assisted Living facility can contact California's Long-Term Care Ombudsman at 1-800-231-4024, the California Department of Social Services at 1-844-538-8766, or their local police or sheriff's department. Reporters can be kept anonymous.

The signs of abuse can be harder to spot for patients with dementia. Their fear of the abuser or signs of trauma can be mistaken for symptoms of their condition. Reporters don't have to be certain that abuse is occurring before they make a report. The Ombudsman and Social Services offices are there to ensure residents are safe and that they receive proper care.

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Other Financial Assistance Options for Assisted Living in California?
Free and Low-Cost Resources for Seniors in California
COVID-19 Rules for Assisted Living in California
Assisted Living Laws and Regulations in California



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