

# Custodial Care vs. Skilled Care

Long-term care (LTC) is for a beneficiary who needs someone to help them with their physical or emotional needs for an extended period of time. There are two types of LTC: custodial care and skilled care. Skilled care refers to skilled nursing or rehabilitation services, provided by licensed health professionals like nurses and physical therapists, ordered by a doctor. Custodial care refers to services ordinarily provided by personnel like nurses' aides.



## Custodial Care

- Consists of any non-medical care that can reasonably and safely be provided by non-licensed caregivers.
- Can take place at home or in a nursing home.
- Involves help with daily activities like bathing and dressing. In some cases where care is received at home, care can also include help with household duties such as cooking and laundry.
- May be covered by Medicaid if care is provided in a nursing home setting and not at home.



## Skilled Care

- Is medically necessary care that can only be provided by or under the supervision of skilled or licensed medical personnel.
- Can be more costly than custodial care and can take place at home or in a skilled nursing facility.
- Examples include physical therapy, wound care, intravenous injections, catheter care, and more.
- May be covered by Medicaid. State Medicaid programs have different rules that determine when skilled care is medically necessary and payable by Medicaid.

