

FOR IMMEDIATE RELEASE:

August 10, 2026

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Dingell, Kim Introduce Bill to Include Long-Term Care as Part of Medicare

Washington, D.C. – U.S. Representative Debbie Dingell (D-MI-06) and U.S. Senator Andy Kim (D-NJ) introduced bicameral legislation to establish long-term care services benefits as part of the Medicare program. The Medicare At Home Act would help older adults and people with disabilities remain safely in their homes and communities by expanding home care coverage under Medicare Part B. Medicare Part B usually covers doctor visits and everyday medical care; this bill would also cover in-home support so people don't have to leave their homes.

Currently, Medicare does not cover long-term care at home. As a result, families across the country face staggering out-of-pocket expenses, forcing many to deplete their savings to qualify for Medicaid or rely heavily on unpaid family caregivers. The Medicare At Home Act eliminates these financial barriers by making home-based care an accessible, affordable part of Medicare coverage.

"Whether seniors are aging at home or individuals with disabilities need daily support, care should be accessible and affordable. This bill gives families peace of mind by ensuring Medicare covers the essential in-home support people need to live with independence and dignity. It is a common-sense solution that makes care more affordable for people on Medicare," said Congresswoman Dingell.

The Medicare At Home Act:

- **Expands Medicare Coverage:** Adds comprehensive home-based personal care benefits to Medicare Part B.
- **Lowers Financial Burden:** Eliminates the need for families to drain life savings or go into debt for basic home care support.
- **Keeps People in Their Homes:** Gives older adults and people with disabilities the choice to remain in their homes and communities.

"Whether it was his last few months living alone in his own place or now at a care facility, my top priority is making sure my dad can live with dignity and comfort. Like so many Americans though, too often that question becomes what care we can afford. Whether seniors are aging at home or elsewhere, this bill gives them and their families the options they deserve by making home care an affordable and accessible option everywhere. These moments of life are hard enough without having to worry about cost," said Senator Kim.

Endorsing organizations include Caring Across Generations, Justice in Aging, Allies for Independence, National Domestic Workers Alliance, Care in Action, and LeadingAge.

The Medicare at Home Act finally closes the gap between what people believe Medicare covers and what it actually does, and does it in a way families will feel immediately. Right now, needing help at home means paying out of pocket at costs that can top \$60,000 a year, spending down into poverty to qualify for Medicaid, or leaving a family member to do it all

unpaid. This bill changes that calculus. The supports from this bill will allow older adults and disabled people to stay safely in their own homes and communities, which is exactly what they've told us they want. This isn't a fringe idea: 93 percent of adults believe Medicare should cover home care, and most already assume it does. The Medicare at Home Act makes the policy match that expectation," said Nicole Jorwic, Chief Program Officer, Caring Across Generations.

"Long-term care is one of the most significant expenses older adults and their families face. Yet, Medicare does not provide a comprehensive, accessible home care benefit. As a result, far too many older adults are forced to spend down their savings and fall into poverty to access essential care. Justice in Aging proudly supports the Medicare at Home Act because it would help older adults get the assistance they need with daily activities before they experience financial hardship, allowing them to age with dignity and independence," said Natalie Kean, Managing Director of Health Advocacy at Justice in Aging.

"LeadingAge applauds Congresswoman Dingell and Senator Kim's longstanding leadership in advancing access to care in the home and community. The Medicare at Home Act sets an agenda and important focus for the future by expanding Medicare coverage to include personal care services in the home—a critical need that many older adults and families mistakenly assume is paid for by the current Medicare benefit. We look forward to working with Congresswoman Dingell and Senator Kim to address this shortcoming in access and affordability while also ensuring our nonprofit and mission-driven members are equipped to deliver high-quality care wherever people call home," said Katie Smith Sloan, President and CEO of LeadingAge.

"Home care is essential to families of all backgrounds, our healthcare system, and our economy. Integrating long-term home care into Medicare ensures that seniors and people with disabilities can age safely at home without shouldering the immense financial burden on their own. A federal investment in home care can help transform these lifesaving jobs into good jobs that workers can afford to keep. We are proud to support this legislation from Senator Kim and Congresswoman Dingell, which would help make quality home care more accessible for those who need it," said Leslie Frane, SEIU Executive Vice President.

A copy of the bill text can be found [HERE](#).

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