COST AND COVERAGE

Does Medicare pay for a home safety assessment?

By Russ L'HommeDieu, DPT, ATP, CFPS · Doctor of Physical Therapy, RESNA Assistive Technology Professional, Certified Fall Prevention Specialist · September 23, 2026



Usually not, at least not as a stand-alone service. Original Medicare does not list an independent home safety assessment as a covered benefit, and it does not pay for grab bars, ramps or stair lifts. Medicare may cover some home safety work when it is part of a home health or therapy plan of care. Some Medicare Advantage plans and other programs help with devices and changes.

When Medicare may cover part of it

Pathway	What it includes	The catch
Medicare home health	PT and OT visits at home, which often include home safety recommendations	You must be homebound, need skilled care, and have a doctor's order and in-person visit. The agency must be Medicare-certified.
Outpatient PT or OT	Therapy for balance, strength and daily tasks under a plan of care	Usually delivered in a clinic, with 20 percent coinsurance after the Part B deductible.
Annual Wellness Visit	A review of fall risk and home safety, by observation or screening questions	It is a checklist in the doctor's office, not a visit to your home.

What Original Medicare does not cover

Medicare's national equipment list denies grab bars as self-help devices that are not primarily medical. It denies elevators and stairway elevators as convenience items. Bath seats and bathtub lifts are also denied.

Other programs that may help

- **Medicare Advantage.** Since 2019, plans may offer home and bathroom safety devices and modifications as supplemental benefits. Few do. A federal GAO report found that about 12.5 percent of plans offered home and bathroom safety benefits. Only 1.4 percent offered structural home modifications for chronically ill members in 2022. Call your plan and ask.
- **Florida Medicaid long-term care.** The Statewide Medicaid Managed Care Long-Term Care program can include home accessibility adaptations such as grab bars. Eligibility requires Medicaid and a nursing-home level of care, and there is a waitlist. Call the Florida Elder Helpline at 1-800-963-5337.
- **VA HISA grants.** Veterans may qualify for Home Improvements and Structural Alterations grants. The lifetime limit is $6,800 for service-connected conditions, or for veterans rated 50 percent or more service-connected. It is $2,000 for other eligible veterans.
- **Taxes, HSAs and FSAs.** IRS Publication 502 lists ramps, wider doorways, railings, grab bars and bathroom changes made for a medical reason as possible medical expenses. Ask your tax adviser or plan administrator how this applies to you.

How we charge

Our home safety consultations are not a Medicare-covered service, so we charge you directly. If you need physical therapy treatment, we'll help you find a Medicare provider.

Because the consultation is paid for directly, we can:

- See you before or right after a hospital discharge, not days later
- Spend 60 to 120 minutes at the home
- Work with anyone, not only people who are homebound
- Give you a full photo report and prioritized plan you own

Every service starts with an Initial Consultation, a 30-minute phone call. Current prices for every service are on our pricing page.

If your Medicare Advantage plan, long-term care policy or another program covers home modifications, our written report can help you document what is needed.

Sources

Code of Federal Regulations. 42 CFR 410.15, Annual Wellness Visit

Medicare.gov. Home health services

Medicare.gov. Physical therapy services and occupational therapy services

Centers for Medicare & Medicaid Services. NCD 280.1 Durable medical equipment reference list

Centers for Medicare & Medicaid Services. Supplemental benefits for the chronically ill, April 2019

U.S. Government Accountability Office. GAO-23-105527, Medicare Advantage supplemental benefits

Florida Agency for Health Care Administration. Long-term care program services

Florida Department of Elder Affairs. SMMC Long-Term Care program

U.S. Department of Veterans Affairs. HISA grants

Internal Revenue Service. Publication 502, Medical and dental expenses

AARP. Does Medicare cover home safety equipment?

Want a plan for your own home?

Every service starts with an Initial Consultation, a 30-minute phone call with Dr. L'HommeDieu.

Book at homesafety.solutions