PHYSICAL THERAPY

Physical therapy for balance: what it is and whether Medicare covers it

By Russ L'HommeDieu, DPT, ATP, CFPS · Doctor of Physical Therapy, RESNA Assistive Technology Professional, Certified Fall Prevention Specialist · September 17, 2026



A physical therapist (PT) tests your strength, walking, and balance, finds what is driving your fall risk, and builds an exercise plan to fix it. Medicare Part B can cover physical therapy for balance, gait, and strength, subject to coinsurance. If you are homebound, Medicare home health can bring therapy to your door.

Who should see a PT for balance

You may benefit from physical therapy if you:

- Fell in the past year, especially more than once or with an injury
- Feel unsteady when standing or walking
- Steady yourself on furniture as you move around the house
- Need to push with your hands to get up from a chair, or have trouble stepping up a curb
- Just came home from the hospital (the month after discharge is a high-risk time)
- Have dizziness or vertigo, Parkinson disease, a past stroke, or another condition that affects balance

You do not always need a full workup first. The 2025 American Geriatrics Society recommendations say a person who feels unsteady and walks by holding furniture can be referred straight to physical therapy.

What happens at the first visit

Your PT will ask about falls, near misses, medicines, and what you want to be able to do. Then come a few simple tests, often including:

- **Timed Up and Go:** stand up from a chair, walk 10 feet, turn, walk back, and sit. Taking 12 seconds or more signals higher risk.
- **30-Second Chair Stand:** how many times you can stand up from a chair in 30 seconds with your arms crossed.
- **4-Stage Balance Test:** holding four standing positions, from feet side by side to one foot.
- **Walking speed:** sometimes called the sixth vital sign.

Just as important, the PT watches how you walk and turn. These results give you a starting point to measure progress.

What treatment looks like

Your plan is built around what the tests find. It may include:

- **Strength and balance training** that gets harder as you improve, often with a home program such as Otago.
- **Walker or cane fitting and training,** including turns, doorways, curbs, and getting in and out of chairs.
- **Getting up from the floor,** practiced step by step so you know what to do after a fall.
- **Vestibular therapy** for dizziness from the inner ear, such as BPPV.
- **Walking while doing a second task,** like talking or carrying something.

To prevent falls, exercise needs enough dose: at least 50 hours over 3 to 6 months, three or more times a week, and then continued. Expect your PT to give you homework and to keep you going after formal visits end.

Does Medicare cover it?

Coverage rules change every year, so confirm with your plan. In general:

- **Outpatient therapy (Part B):** physical and occupational therapy for balance, gait, strength, and home safety training can be covered under Part B, subject to coinsurance.
- **Home health:** if you are homebound, Medicare home health includes PT, OT, and nursing that address fall risk.
- **Annual Wellness Visit:** includes fall risk screening with no cost sharing. It is a good time to ask your doctor about a PT referral. See Medicare yearly wellness visits.
- **Medicare Advantage:** plans follow their own rules for therapy and may add fitness benefits. Call your plan.
- **Walkers and canes:** often covered as durable medical equipment when ordered by a clinician and supplied by a Medicare-enrolled supplier, usually with about 20% coinsurance after the Part B deductible. See Medicare DME coverage.
- **Grab bars and home changes:** bathroom safety items and home modifications are generally not covered by Original Medicare.

Finding the right PT

Use the American Physical Therapy Association's Find a PT directory. When you call, ask:

- Do you specialize in balance and fall prevention?
- Do you treat dizziness and vertigo?
- Do you offer home visits?
- Will you give me a home exercise program?

How Home Safety Solutions can help

Home Safety Solutions assessments are led by Russ L'HommeDieu, MAPT, DPT, a physical therapist and Assistive Technology Professional. An in-home safety visit uses the same standard tests your doctor knows, then looks at how you move through your own home, with notes to share with your care team. Learn what happens during a home safety visit. Call (813) 365-9171 or email info@homesafety.solutions.

Related reading: Who does a home safety assessment, and is a PT or OT the right person? · Does Medicare pay for a home safety assessment? · What should the house have ready before a hospital discharge? · Find a physical therapist (ChoosePT) · Is it normal to fall as you get older?

This article is general education, not medical advice. Talk with your doctor, pharmacist, or therapist about your own situation.

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