Before You Pay for Overnight Care

10 questions every caregiver should ask • Print this before calling a provider or insurance plan.

Questions for the care provider

☐ 1. Will the caregiver remain awake all night or sleep between assistance?

☐ 2. Can they help with toileting, transfers, falls, and dementia-related needs?

☐ 3. What screening, training, supervision, and licensing apply?

☐ 4. What is the minimum shift, and how soon can care begin?

☐ 5. What is the full cost, including weekends, holidays, and cancellations?

☐ 6. What backup is provided if a caregiver cancels?

Questions for your plan or program

☐ 7. Is overnight respite covered at home, in a facility, or both?

☐ 8. Is awake overnight supervision included?

☐ 9. Are assessment, authorization, or approved providers required?

☐ 10. What limits and out-of-pocket costs apply?

Coverage reminders

Original Medicare: generally excludes routine overnight custodial care at home. Hospice: eligible patients may receive short-term inpatient respite. Medicaid, VA, Medicare Advantage and long-term care insurance: coverage varies by program and eligibility.

Call notes

Caregiver: _____ Date: _____

Agency or plan: _____ Phone: _____

Quoted cost / coverage / next step: _____

_____

Questions about senior care options? Visit stellawilliamstx.com. Services, eligibility and coverage must be confirmed directly with each organization. Reviewed November 2026.