

TUCSON COST GUIDE

What senior care costs in Tucson, and how families pay for it

1 Monthly prices by type of care

2 The full cost vs the advertised price

3 ALTCS and VA benefits

4 Care homes or communities?

Amanda Gelatt

20 years in senior placement in Tucson

Prices checked October 2026

A Senior Journey

1 Monthly prices by type of care

These are the prices families in the Tucson area can expect to pay. They're starting points. The real figure depends on the place, the room and how much care your loved one needs.

Independent living

Housekeeping, activities, linen service, meals, cable and Wi-Fi.

From about **$2,200** a month

Assisted living

Help with bathing, grooming, dressing, toileting, transfers and medication management, plus meals, housekeeping, transportation and activities.

From about **$3,500** a month

Memory care

The same services as assisted living, in a secured building with caregivers trained in dementia care.

Usually **$3,500 to $12,000** a month

Prices vary slightly across the Tucson area, including Oro Valley, Marana and the east side.

Does Medicare pay?

No. Medicare doesn't pay for long-term care in any setting. Families usually pay from savings, long-term care insurance, veterans benefits or ALTCS, which are covered later in this guide.

2 The full cost vs the advertised price

The advertised price is often just the room. Many communities add care charges on top of the rental price. Two places with the same advertised price can end up well over a thousand dollars a month apart once your loved one's care needs are priced in.

What can be added on top

- Care charges for help with bathing, dressing, toileting, medication management and transfers.
- A private room or a larger apartment, rather than a shared room or a studio.
- Higher charges after a reassessment. Some communities reassess care every few months and raise the bill each time, even though the room stays the same.

Small adult care homes include everything in one monthly rate.

Questions to ask before you compare prices

- [ ] Is this price all-inclusive, or are care charges added on top?
- [ ] What's the total monthly cost, in writing, for my loved one's assessed needs?
- [ ] How will the price change if their needs change, or as their dementia progresses?
- [ ] Are you an ALTCS-contracted community or home?

3 ALTCS and VA benefits

$2,982	$2,000	$149	45 to 120
ALTCS income limit a month	ALTCS limit on countable assets	kept each month for personal needs	days for an ALTCS application to be approved

ALTCS

ALTCS (the Arizona Long Term Care System, said “all-tecs”) is Arizona’s Medicaid program for long-term care, run by AHCCCS. It can pay for care in assisted living or in an adult care home.

Who qualifies. There are two parts. Medically, an assessor confirms your loved one needs a nursing-facility level of care. Financially, a single applicant generally needs income below $2,982 a month and countable assets below $2,000. The family home, one vehicle and personal belongings usually don’t count, and the rules are different for married couples.

How it pays. Members put their monthly income toward their care and keep $149 a month for personal needs. ALTCS covers the rest.

How long it takes. Applications usually take 45 to 120 days to be approved, so it’s worth starting early. You can apply through Health-e-Arizona Plus or by phone at 1-888-621-6880.

Not every community or care home takes ALTCS, and some only accept it after a resident has paid privately for a while. We know which ones welcome ALTCS residents today.

VA Aid and Attendance

The VA pension is a tax-free monthly payment that adds to your income. If a veteran or surviving spouse needs help with daily activities, such as bathing and dressing, they may qualify for Aid and Attendance. Many families use it toward the cost of assisted living. The amount depends on your income, and ongoing care costs can count in your favor.

Who qualifies. The veteran needs at least 90 days of active duty (longer for most who joined after 1980), with at least one day during a wartime period, such as World War II, Korea, Vietnam or the Gulf War, which is still open. They didn't need to serve in combat, and the benefit doesn't depend on an injury or illness from their service. The veteran must also be 65 or older or permanently disabled, not have a dishonorable discharge, and have income and net worth under the VA's limits. A surviving spouse can qualify through the veteran's service if they haven't remarried.

The application uses VA Form 21-2680. Current rates and limits are on the VA's website at va.gov/pension/aid-attendance-housebound.

Long-term care insurance

Check old paperwork for a policy your loved one may have bought years ago. Most policies start paying once someone needs help with a set number of daily activities, often after a waiting period.

4 Care homes or communities?

Both are licensed by the Arizona Department of Health Services. They differ in size, in feel and in how they set their prices.

Adult care homes

An ordinary house with ten residents or fewer and the same few caregivers every day. They charge one all-inclusive monthly rate, which can be good value when your loved one needs a lot of care.

Assisted living communities

Larger buildings with more amenities, activities and on-site services. Many quote a room rate and add care charges on top.

Neither is better across the board. The right choice depends on your loved one's personality, care needs and budget.

If your loved one is living with dementia, check that the home or community has a directed care license. Without one, it can't keep caring for residents who can no longer direct their own care.



How we can help

Amanda Gelatt, 20 years in senior placement in Tucson

Our placement help is free to clients and families. We're paid by the homes and communities we partner with, and that never changes who we recommend.

We'll talk through your loved one's needs and budget, find state-licensed homes and communities that fit, and tour them with you.

Call Amanda	**(520) 870-0962**
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