What Is the PACE Program in Massachusetts and Who Qualifies?

Services

Healthcare & Nursing Home Law

Related Attorneys

Thomas J. Cleary

By Thomas J. Cleary on September 7, 2026

As our loved ones age, caring for them in their own homes often becomes more complicated. You want what is best for them, and maintaining as much of their own independence as possible is a part of that.

To provide support for aging seniors, Massachusetts offers the Program of All-Inclusive Care for the Elderly (PACE). Through PACE, qualifying older adults gain access to comprehensive medical and social services programs to help them maintain as much independence as possible. If you need help understanding the legal requirements, a Massachusetts healthcare and nursing home attorney from Cohen Cleary can help get your questions answered.

What Does PACE Stand For?

PACE's mission is to help older adults preserve their dignity and independence by avoiding premature rehousing in a nursing home. By treating seniors through this managed care network, PACE becomes the medical provider, coordinator, and insurer for its members.

The term PACE stands for the Program of All-Inclusive Care for the Elderly. This program is a joint federal and state initiative designed to combine all medical, social, and long-term care services into a single consolidated system, making it easier for individuals and their families to navigate.

How Does the PACE Program Work in Massachusetts?

Many seniors and caregivers struggle when a loved one needs the higher level of care a nursing home provides, but is still able to live more independently than a nursing facility allows. PACE aims to fill that gap. It operates as a partnership between MassHealth, the state's Medicaid program, and the federal government. Once enrolled, you or your loved one is eligible to receive all of your care through a designated local PACE organization, rather than traditional doctors.

The program's core interdisciplinary team consists of primary care physicians, nurses, physical therapists, social workers, and home health aides, working together to manage every aspect of your or your loved one's care and well-being.

What Services Does PACE Cover in Massachusetts?

Many caregivers can get overwhelmed trying to keep track of all the necessary services and providers. The goal of PACE is to centralize care and provide all services deemed necessary by the interdisciplinary team. Standard PACE services include:

1. **Primary and Specialty Care:** On-site medical treatment, dental, vision, and audiology

©2026 Cohen Cleary. All Rights Reserved

care;

2. **Therapy and Wellness Services:** Physical therapy, occupational therapy, and mental health counseling;
3. **Home Care:** In-home personal care assistance, meal preparation, and skilled nursing;
4. **Prescription Medications:** Coverage and management of all medications;
5. **Transportation:** Rides to and from PACE centers or any medical appointments; and
6. **Emergency and Hospital Services:** Inpatient and rehabilitation facility stays when necessary.

If you are wondering what services are covered, check with your local PACE organization.

Who Qualifies for the PACE Program in Massachusetts?

To qualify for the Massachusetts PACE program, an applicant must meet some strict legal requirements:

Age Requirement

Many families worry about eligibility. While there are some age requirements, you may be eligible at 55 if you have a qualifying disability. Without a disability designation, you qualify at 65.

Residency Requirement

If you have recently moved to Massachusetts, you are typically eligible to apply for PACE as long as you intend to stay in Massachusetts and live in the service area of a PACE organization. You do not need to worry about eligibility if you do not yet have a permanent address.

Medical / Clinical Requirement

PACE aims to support those who need additional support, but are still able to live independently. Therefore, you must be certified by the state as clinically eligible for nursing home-level care and determined as able to live safely in the community with support provided by PACE.

Financial Eligibility

If you or your loved one are not considered low income, you may worry about eligibility. PACE is not exclusively for low-income families. Seniors generally need a qualifying monthly income at or below 300% of the Federal Benefit Rate (FBR), with savings at or below $2,000.

If you or your loved one does not meet this eligibility, you may still be able to enroll in PACE by paying out-of-pocket for the Medicaid portion, alongside their Medicare coverage.

Where Is PACE Available in Massachusetts?

PACE programs are regional throughout the state. Currently, services are available throughout major portions of Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, and Suffolk counties. If you are unsure about whether you live in a service area, you can check online to determine if there is a regional PACE organization in your area.

©2026 Cohen Cleary. All Rights Reserved

How Do You Enroll in PACE in Massachusetts?

If you need services and think you may qualify for PACE, you can reach out to your local PACE provider. They can connect you with a care representative and set up an appointment to visit your home. During this meeting, the provider can help you understand the program and assess your current living situation.

If you meet the criteria, the state can then certify that you qualify for nursing care. Finally, MassHealth will review your financial situation and determine whether you qualify for state support or out-of-pocket payments.

PACE vs. Other Long-Term Care Options in Massachusetts

PACE supports families by removing much of the burden of coordinating care for an aging loved one. Instead of navigating a fragmented system of separate doctors, pharmacies, and home health agencies, nearly all of the senior's care is delivered and coordinated through a single organization. What sets PACE apart is its scope: an interdisciplinary team manages virtually every aspect of a participant's medical and long-term care while still allowing them to remain at home and in their community.

PACE is not available everywhere, and it is built for a specific group. A traditional long-term care facility can provide similarly coordinated care, but many people are reluctant to leave home before it becomes necessary, and a move can be a significant source of stress. If you are weighing the best option for yourself or a loved one, reviewing the choices with a health care attorney can help.

How Can a Healthcare Attorney Help with PACE Enrollment?

Enrolling with PACE can be intimidating. Families may benefit from working with a health care attorney to review financial eligibility and structure assets to protect your loved ones from hardship in the future. Contact the healthcare and nursing home attorneys at Cohen Cleary, P.C. today to set up an appointment and learn how we can help protect your family's assets while securing the long-term care your loved one deserves.

©2026 Cohen Cleary. All Rights Reserved