

# An Overview of PACE

*Dignity Alliance  
Study Session*

*5/26/2026*



# Defining PACE

PACE stands for “Program of All-inclusive Care for the Elderly”: is a **provider-based**, fully integrated healthcare plan for individuals who are aged 55 and over and have significant healthcare needs.

PACE is the alternative to the nursing home; you get all the care you need all while staying put in your community where you feel comfortable.

# What Is PACE?

*Program of All-Inclusive Care for the Elderly*

A Medicare program and Medicaid state option that gives community-based care and services to **people 55 or older** who otherwise would need a nursing home level of care.



An integrated system of care for nursing home eligible older adults that is:

Community-based

Comprehensive

Capitated

Coordinated

# PACE Model Philosophy

The PACE Model of Care is centered on the belief that the well-being of older adults with chronic care needs and their families should be served in the community whenever possible.

**Honoring the wants and needs of older adults and their families:**

- To be cared for in familiar surroundings
- To maintain the autonomy of their care
- To maintain a maximum level of physical, social, and cognitive function



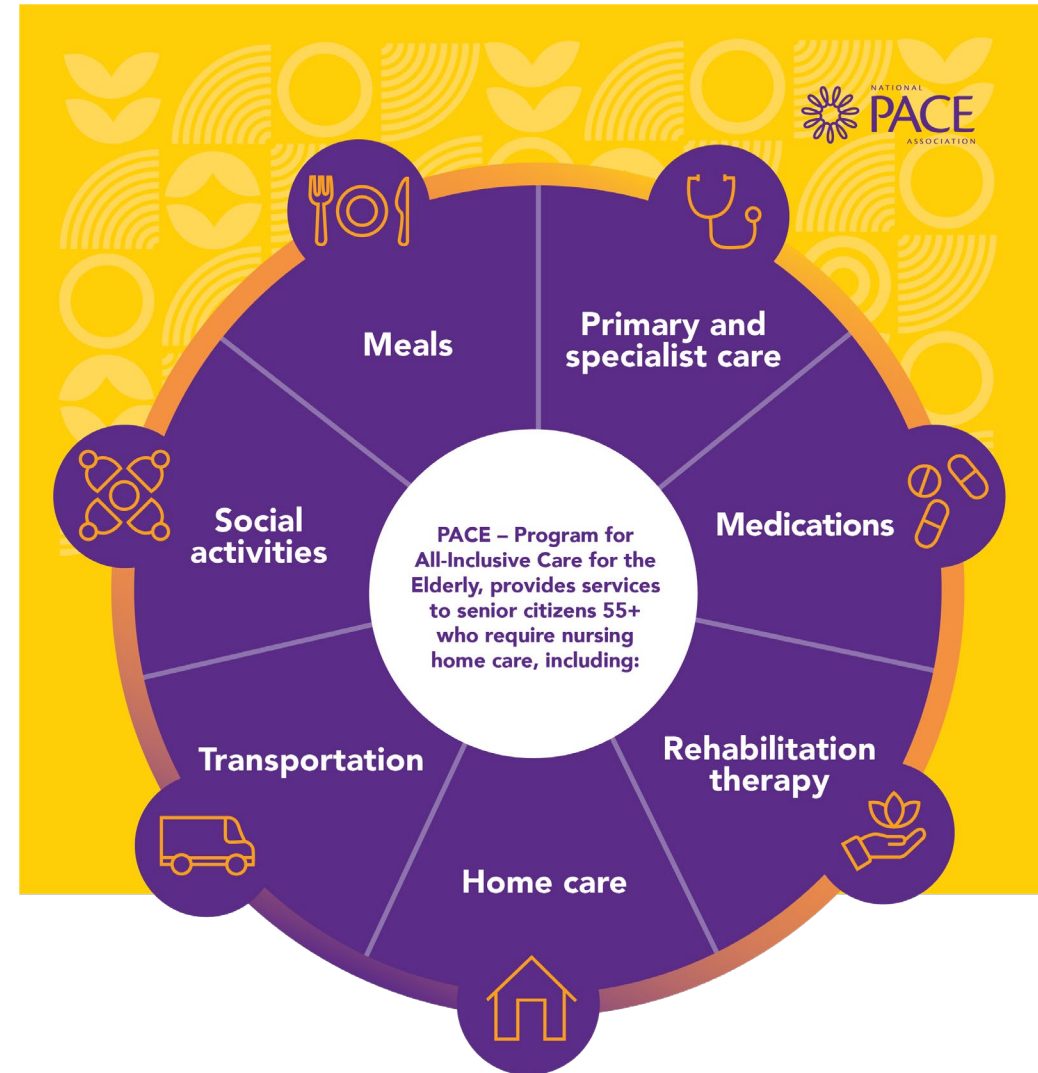
# PACE Model of Care

- PACE participants are served by an 11-member interdisciplinary team (IDT).
- PACE participants receive services at the PACE center and their homes.
- PACE is a Part D provider and provides full prescription drug coverage, including **all** Medicare, Medicaid, and medically necessary services, with **no benefit limitations, copays, or deductibles**
- PACE programs receive **capitated payments** per participant and are at **full risk for the services provided**; payments do not change based on the utilization patterns of participants.



# Other Services Provided

- Behavioral Health
  - Nursing
  - Nutritional Counseling
  - Social Work
  - Medical Care
  - Personal Care
  - Social Services
  - Audiology
  - Dentistry
  - Optometry
  - Podiatry
  - Respite Care
  - Care Management
- **And More, with No COPAYS**
  - Hospital and nursing home care are provided when necessary.
  - Any other care, services, or supports deemed medically necessary to maintain or improve the health status of participants.



# The Interdisciplinary Team (IDT)

The PACE IDT huddles **daily, sometimes twice daily**, to discuss any episodes relating to any participant enrolled in that PACE program so that interventions can be implemented quickly before the health episode escalates unnecessarily.

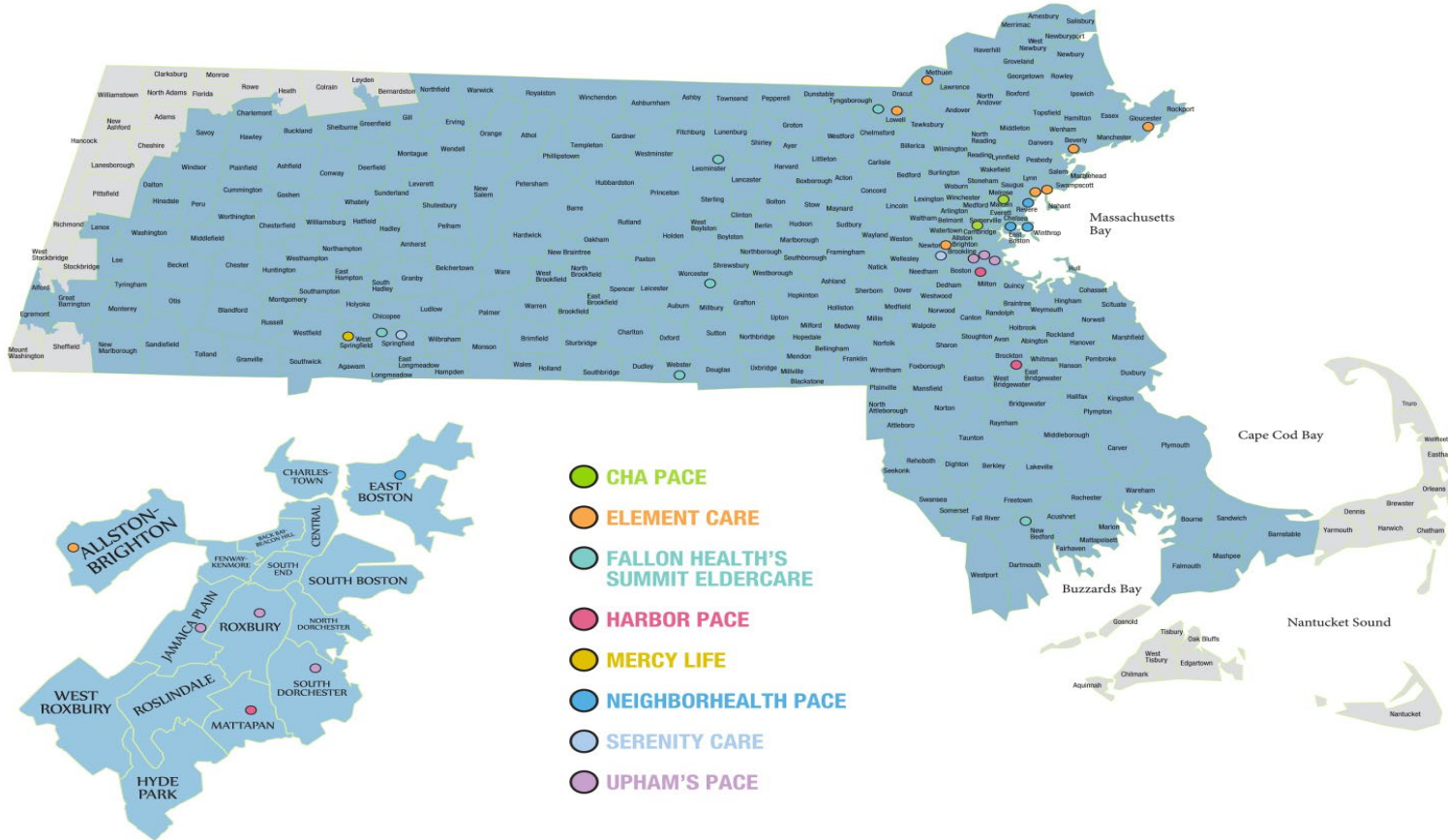
Should something happen that results in an older adult moving to a nursing facility, the IDT continues to coordinate care, and PACE pays for it



Lisa works full time



# Where is PACE Available?



Currently 8 PACE organizations together operate 20+ PACE Centers serving over 6K individuals.

[Search PACE by Zip Code](#)

**PACE**

*All you need in one place.*

[masspace.net](http://masspace.net)

# PACE Organizations in MA



Upham's Community Care  
*Serving the community since 1971*



Trinity Health  
Of New England

Mercy LIFE



HARBOR HEALTH

Elder Service Plan



Element Care

PACE

 **CHA PACE**

Cambridge Health Alliance



fallonhealth

Summit ElderCare®

Neighborhood PACE   
by NeighborHealth

 Serenity Care PACE

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# TODAY

- PACE programs are authorized by each state's Medicaid agency and is jointly administered with CMS
- PACE is currently in 33 states and the District of Columbia and growing
- Over 100K+ participants served nationally across 200 PACE Programs
- In MA programs are awarded coverage by zip code.

Source: [NPA PACE by the Numbers 2025](#)

# Who We Serve

## Diversity

Most prevalent languages:

**English, Spanish, Creole, Russian,  
Cantonese, and Vietnamese**

## Who Does PACE Serve?

- 55+ in a service area
- Nursing home eligible
- Can live safely in community with PACE support



**Over 6,000 Participants**

**93%** dually eligible for Medicare and MassHealth

**6%** with Medicaid/MassHealth Only

**1%** with Medicare Only or Private Pay

# Paying for PACE

Source of Payment to PACE	Cost to Participant
MassHealth & Medicare	<b>No share of cost</b> , provided the individual makes below 300% of the Federal Benefit Rate (FBR). In 2026 this amount is \$2,982/month along with an asset test.
MassHealth & Medicare	Spend down for MassHealth if income is above 300% FBR as described <a href="#">HERE</a>
MassHealth Only	<b>No share of cost</b>
Medicare Only	A calculation of the MassHealth Dual Rate and Part D Premium (typically upwards of \$5k).
Private Pay	For individuals who do not qualify for MassHealth or Medicare, pays full cost of MassHealth Duals Rate, Medicare PMPM, and Part D Premium.

In all circumstances, the individual must meet the clinical criteria. There are also calculations for individuals that may have Medicare part A but not part B and vice versa. The PACE program would help calculate what the payment would be. Once enrolled there are no co-pays or limits.



**Considerations for  
Combining PACE with Housing**

Developed by MassPACE and LeadingAge MA.  
With input and consultation from the Executive Office of Elder Affairs and MassHealth



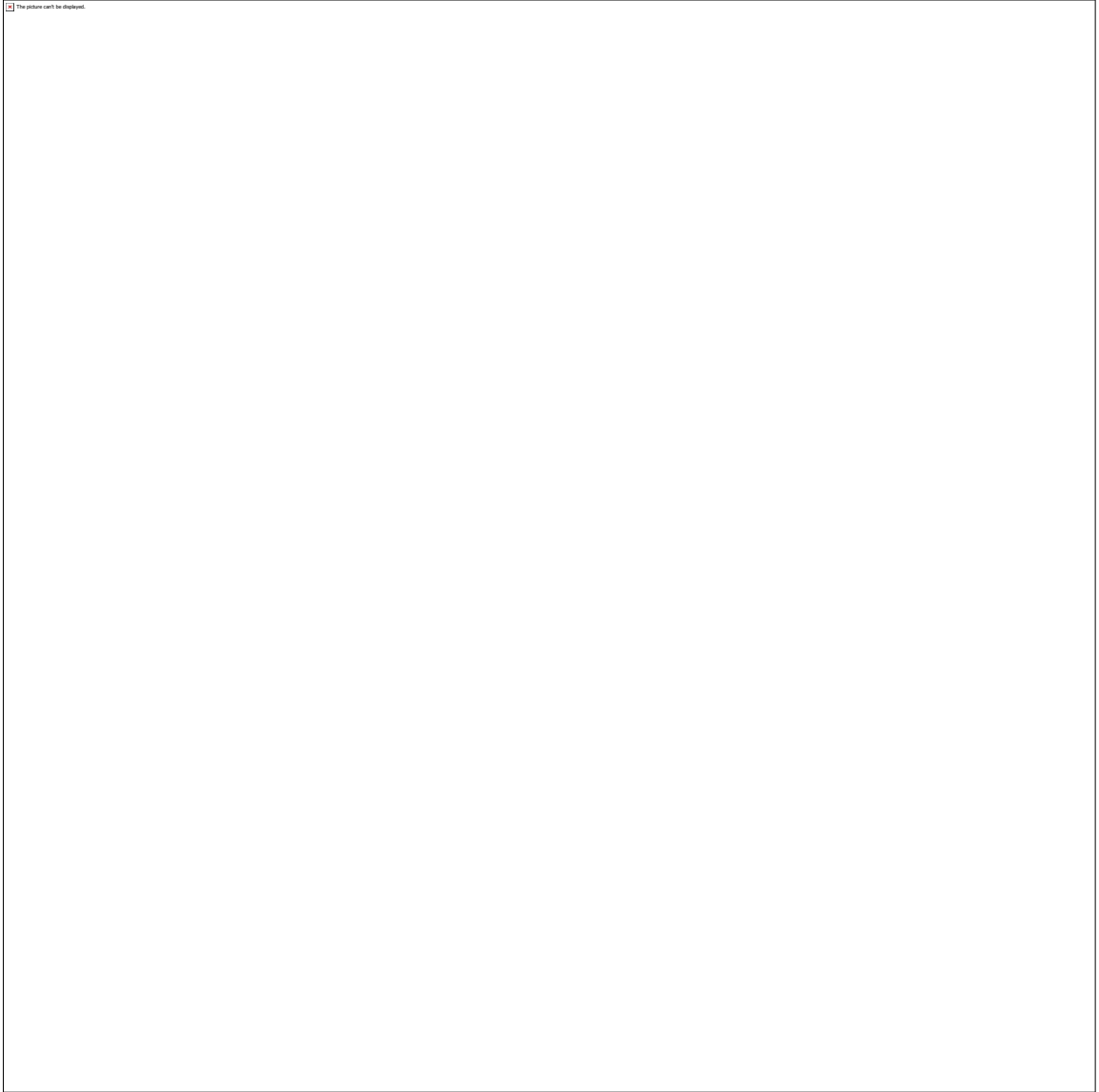
**Want to Keep Learning?**

**[Download PACE and Housing Report Today!](#)**



**Visit our [Website](#) to sign up for trainings, read our blogs, join our advocacy!**

Q & A



# Our Mission & Vision

The **MassPACE Association's mission** is, through advocacy, education, and policy research, to provide leadership and support for growth, access, quality, and success of PACE in the Commonwealth of MA.

**MassPACE Vision:** PACE is accessible to every eligible consumer in the Commonwealth of MA and recognized as an extraordinarily innovative, accessible, valuable and effective model of care for individuals with significant health care needs.

## Contact:

**Jennifer Maynard Batcheller, DHSc, MPA, RN**

Executive Director

[jmaynard@masspace.net](mailto:jmaynard@masspace.net)

**Anne Rogers**

Program & Communications Associate

[arogers@masspace.net](mailto:arogers@masspace.net)

## Connect:

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*Thank you!*



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