

Free family guide · 2026

# Choosing a Nursing Home in Missouri

A practical guide for families: what to look for on a tour, how to read inspection reports, what care costs, how MO HealthNet pays, and who to call for free help.

**486**

Missouri nursing homes  
scored

**477**

of 487 accept Medicaid

**\$6,741**

median monthly cost,  
shared room

## How to use this guide

1. **Shortlist 3 homes.** Search your area at [seniorcarescorecard.com/mo/](https://seniorcarescorecard.com/mo/) and pick homes that fit your location and budget.
2. **Check the red flags.** Open each home's page and use page 4 to read its inspection record.
3. **Tour and compare.** Bring the checklist and the worksheet on pages 2 and 3.
4. **Plan how to pay.** Costs and MO HealthNet rules are on pages 5 to 7.

## About the 0–100 Scorecard score

Every Medicare-certified nursing home in Missouri gets a score built from federal CMS data: staffing (25 points), inspections (25), resident outcomes (20), fines and payment holds (10) and stability (5), compared within Missouri. A harm-level citation in the past 18 months caps a home at 74; an immediate jeopardy citation in the past 24 months caps it at 59. Online reviews are never part of it.

# Tour checklist

Visit at least twice, once unannounced, ideally at a mealtime or shift change. Tick what you see.

## Look

- ☐ Residents are dressed, groomed and out of bed during the day
- ☐ Call lights are answered quickly (time one or two)
- ☐ Hallways, rooms and bathrooms are clean and uncluttered
- ☐ Staff greet residents by name and speak to them kindly
- ☐ The posted activity calendar matches what is actually happening
- ☐ Outdoor space is safe and residents actually use it

## Smell

- ☐ No lingering urine or strong chemical cover-up odors
- ☐ The dining room smells like real food at mealtime

## Listen

- ☐ Alarms and call bells are not left ringing
- ☐ Staff sound calm, not rushed or short with residents
- ☐ Residents and visitors are willing to tell you how it is

# Questions for the administrator

1. ☐ How many residents does each nurse aide care for on day, evening and night shifts?
2. ☐ How many hours a day is a registered nurse (RN) in the building, including weekends?
3. ☐ How long have the administrator and director of nursing been here?
4. ☐ What were the findings at your last state inspection, and what did you change?
5. ☐ Will a Medicaid bed be available if our savings run out? Would my parent need to change rooms?
6. ☐ What is the full monthly rate, and which services cost extra?
7. ☐ How do you handle falls, pressure sores and hospital transfers?
8. ☐ Who is the doctor, and how often do they see residents?
9. ☐ How do families get updates, and who is our main contact?
10. ☐ Can we visit at any time and join a meal before deciding?

# Compare 3 homes

Fill in the first rows from each home's Scorecard page before you visit. Rate the rest after your tour.

|                                   | Home 1               | Home 2               | Home 3               |
|-----------------------------------|----------------------|----------------------|----------------------|
|                                   | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Scorecard score (0–100)           |                      |                      |                      |
| Medicare star rating              |                      |                      |                      |
| Accepts Medicaid?                 |                      |                      |                      |
| Monthly rate, shared room         |                      |                      |                      |
| Monthly rate, private room        |                      |                      |                      |
| RN hours per day / weekends       |                      |                      |                      |
| Staff turnover                    |                      |                      |                      |
| Harm or jeopardy citations        |                      |                      |                      |
| Fines or payment denials          |                      |                      |                      |
| Cleanliness and smell (1–5)       |                      |                      |                      |
| How staff treated residents (1–5) |                      |                      |                      |
| Food and activities (1–5)         |                      |                      |                      |
| Distance for family visits        |                      |                      |                      |
| Overall gut feeling (1–5)         |                      |                      |                      |

Notes

# Red flags in inspection reports

Every facility page on Senior Care Scorecard breaks the score into five parts and flags the problems below. Here is what they mean and where to find them.

## Harm-level citations

Inspectors found a resident was actually hurt. On our pages these count most in the Inspections part of the score, and one in the past 18 months caps the score at 74. The facility page shows the date in a "Score capped" note.

## Immediate jeopardy

The most serious finding: a problem that caused, or was likely to cause, serious injury or death. One in the past 24 months caps the score at 59.

## Complaint findings

Problems found when someone filed a complaint, not during a routine visit. Several in a short time often point to a pattern.

## Low staffing

Look at total nurse hours and RN hours per resident per day, and weekend coverage. Low numbers drag down the Staffing part of the score.

## High turnover

How often nursing staff quit. High turnover means residents keep seeing new faces, and it often comes with other problems.

## Fines

Federal fines from the past three years. Large or repeated fines usually follow serious citations.

## Payment denials

Medicare stopped paying for new admissions until problems were fixed. These count in Fines and payment holds.

## Troubled home

Medicare's Special Focus Facility list (or a candidate for it) for homes with a long record of serious problems. We tag these "Troubled home."

## Ask about every red flag

A single old citation that was fixed is different from a pattern. Ask the administrator what happened, what changed, and whether the same staff are still in charge.

# What care costs in Missouri

Monthly medians from the CareScout Cost of Care Survey 2025.

| Type of care               | Missouri       | U.S.     |                |
|----------------------------|----------------|----------|----------------|
| Nursing home, shared room  | <b>\$6,741</b> | \$9,581  | 30% below U.S. |
| Nursing home, private room | <b>\$7,604</b> | \$10,798 | 30% below U.S. |
| Assisted living            | <b>\$5,400</b> | \$6,200  | 13% below U.S. |
| Home care, 44 hours a week | <b>\$6,292</b> | \$6,673  | 6% below U.S.  |

## By metro area

| Area           | Nursing home, shared | Nursing home, private | Assisted living |
|----------------|----------------------|-----------------------|-----------------|
| Cape Girardeau | \$4,380              | \$4,380               | \$6,324         |
| Columbia       | \$6,692              | \$7,194               | \$5,761         |
| Jefferson City | \$7,209              | \$7,787               | \$3,500         |
| Joplin         | \$7,695              | \$8,517               | \$3,000         |
| Kansas City    | \$8,486              | \$10,494              | \$6,828         |
| Springfield    | \$6,829              | \$7,939               | \$5,475         |
| St. Joseph     | \$7,057              | \$8,349               | \$5,400         |
| St. Louis      | \$8,060              | \$9,247               | \$6,050         |
| Rural Missouri | \$6,235              | \$7,148               | \$4,270         |

Source: CareScout (formerly Genworth) Cost of Care Survey 2025, provider-reported medians collected July to November 2025. [carescout.com/cost-of-care](https://carescout.com/cost-of-care). Metro areas follow CareScout's definitions and can include counties in neighboring states. This is general information, not legal or financial advice.

# How MO HealthNet pays for nursing homes

Missouri's Medicaid program, MO HealthNet, pays for long-term nursing home care for people who qualify.

## Need for care

A doctor and the state must certify that you need nursing facility care, and you must live in a Medicaid-certified bed.

## Assets

From July 1, 2026, a single person can have up to \$6,220.50 in countable resources, up from \$6,068.80. Homes must warn you when you're within \$200 of the limit.

## Income

Nearly all income goes toward the nursing home. You keep \$50 a month for personal needs, plus health insurance premiums and any amount set aside for a spouse or dependents.

## Gifts and transfers

The state reviews transfers made in the 60 months before you apply. Giving away assets for less than they're worth can delay coverage.

## If your spouse lives at home

Federal spousal impoverishment rules protect part of a couple's savings and income for the spouse who stays at home. The 2026 federal standards are below; the exact amount depends on your situation.

|                                                       |                   |
|-------------------------------------------------------|-------------------|
| Protected savings, minimum                            | <b>\$32,532</b>   |
| Protected savings, maximum                            | <b>\$162,660</b>  |
| Monthly income allowance, minimum (from July 1, 2026) | <b>\$2,705</b>    |
| Monthly income allowance, maximum                     | <b>\$4,066.50</b> |

2026 figures as published on [seniorcarescorecard.com/mo/medicaid](https://seniorcarescorecard.com/mo/medicaid). Sources: [mydss.mo.gov](https://mydss.mo.gov) · [dss.mo.gov](https://dss.mo.gov) · [health.mo.gov](https://health.mo.gov) · [medicaid.gov](https://medicaid.gov) (CIB 04/27/2026) · [medicare.gov](https://medicare.gov). This is general information, not legal or financial advice. For your situation, talk with a benefits counselor or elder law attorney.

# Applying for MO HealthNet

Start early. Applications take time, and a home's Medicaid beds can fill up.

## 1. Preadmission screening

Before entering a Medicaid-certified bed, the nursing home or hospital completes a screening to confirm the level of care you need.

## 2. Apply to MO HealthNet

Apply online at myDSS, through the Family Support Division, or by phone at 855-373-4636. Nursing home applicants also file a supplemental form.

## 3. Gather records

Expect to show bank statements, income, insurance and property records. A decision usually takes 45 to 90 days.

## 4. Confirm a bed

Certification means a home can bill Medicaid, not that a Medicaid bed is open. Call the homes on your list and ask.

## Medicare or Medicaid?

Medicare pays only for short skilled nursing stays after at least a three-day inpatient hospital stay. Medicaid pays for long-term nursing home care once you qualify.

|                          |                          |
|--------------------------|--------------------------|
| Medicare, days 1 to 20   | <b>\$0 a day</b>         |
| Medicare, days 21 to 100 | <b>\$217 a day</b>       |
| Medicare, after day 100  | <b>All costs</b>         |
| Medicaid, long stays     | <b>Income minus \$50</b> |

## Free advice on benefits

Your Area Agency on Aging (page 8) gives free advice on care options and benefits. Call before you apply.

2026 figures as published on [seniorcarescorecard.com/mo/medicaid](https://seniorcarescorecard.com/mo/medicaid). Sources: [mydss.mo.gov](https://mydss.mo.gov) · [dss.mo.gov](https://dss.mo.gov) · [health.mo.gov](https://health.mo.gov) · [medicaid.gov](https://medicaid.gov) (CIB 04/27/2026) · [medicare.gov](https://medicare.gov). Rules change; confirm with the state before you apply.

# Who to call for free help

Free, government-funded help for Missouri families. Senior Care Scorecard is not affiliated with these offices.

## Long-Term Care Ombudsman

Free advocate for residents of nursing homes and assisted living.

**800-309-3282**

[health.mo.gov/senior-disability-services/long-term-care-ombudsman](https://health.mo.gov/senior-disability-services/long-term-care-ombudsman)

## Missouri SHIP

Free, unbiased Medicare counseling. Formerly CLAIM.

**800-390-3330**

[missouriship.org](https://missouriship.org)

## Adult abuse and neglect hotline

Report abuse, neglect or exploitation. 7 a.m. to 8 p.m. daily. Call 911 in an emergency.

**800-392-0210**

[health.mo.gov/report-adult-abuse/stop-adult-abuse](https://health.mo.gov/report-adult-abuse/stop-adult-abuse)

## Area Agencies on Aging

Free advice on care options, in-home help and benefits. Find yours by county.

|                                           |              |                                                                                                                                                                                     |
|-------------------------------------------|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>SeniorAge</b>                          | 417-862-0762 | Barry, Christian, Dade, Dallas, Douglas, Greene, Howell, Lawrence, Oregon, Ozark, Polk, Shannon, Stone, Taney, Texas, Webster, Wright                                               |
| <b>Aging Matters</b>                      | 573-335-3331 | Bollinger, Butler, Cape Girardeau, Carter, Dunklin, Iron, Madison, Mississippi, New Madrid, Pemiscot, Perry, Reynolds, Ripley, Scott, St. Francois, Ste. Genevieve, Stoddard, Wayne |
| <b>Care Connection for Aging Services</b> | 660-747-3107 | Bates, Benton, Carroll, Cedar, Chariton, Henry, Hickory, Johnson, Lafayette, Pettis, Saline, St. Clair, Vernon                                                                      |
| <b>Young at Heart Resources</b>           | 660-240-9400 | Andrew, Atchison, Buchanan, Caldwell, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Holt, Linn, Livingston, Mercer, Nodaway, Putnam, Sullivan, Worth                          |
| <b>Northeast Missouri AAA</b>             | 660-665-4682 | Adair, Clark, Knox, Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, Schuyler, Scotland, Shelby, Warren                                                    |
| <b>Aging Best</b>                         | 573-443-5823 | Audrain, Boone, Callaway, Camden, Cole, Cooper, Crawford, Dent, Gasconade, Howard, Laclede, Maries, Miller, Morgan, Moniteau, Osage, Phelps, Pulaski, Washington                    |
| <b>Mid-America Regional Council AAA</b>   | 816-421-4980 | Cass, Clay, Jackson, Platte, Ray                                                                                                                                                    |
| <b>Aging Ahead</b>                        | 636-207-0847 | St. Charles, St. Louis, Franklin, Jefferson                                                                                                                                         |
| <b>St. Louis Area Agency on Aging</b>     | 314-612-5918 | St. Louis City                                                                                                                                                                      |
| <b>Region X AAA</b>                       | 417-781-7562 | Barton, Jasper, Newton, McDonald                                                                                                                                                    |

# Missouri at a glance

**486**

nursing homes scored 0–100

**477**

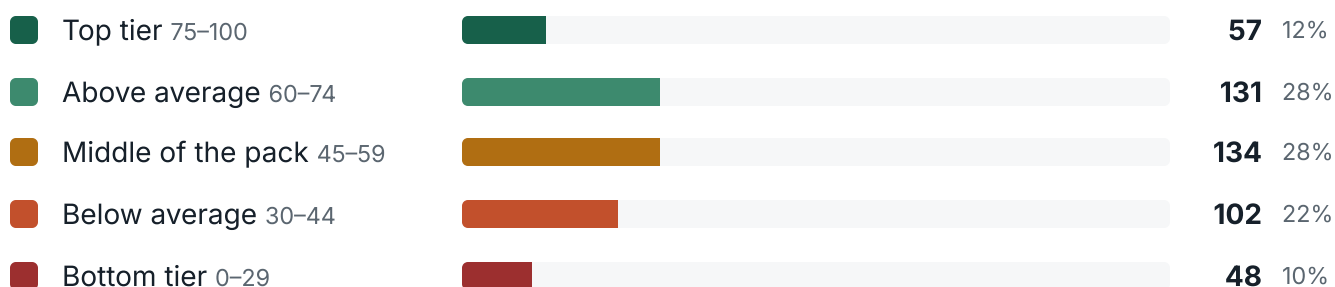
of 487 certified for Medicaid  
(98%)

**233**

assisted living facilities graded  
A–F from state inspections

## How Missouri nursing homes score

472 long-term care homes ranked statewide, average score 54. Short-stay units and new facilities are ranked in their own groups.



8 homes have their score capped by a recent serious citation, and 18 are on or near Medicare's troubled-home list.

## Find and compare homes near you

Scores, inspection details, staffing and costs for every nursing home in Missouri, free.

**[seniorcarescorecard.com/mo/](https://seniorcarescorecard.com/mo/)**

Data: CMS Care Compare and Provider Data Catalog; Missouri DHSS inspection reports (assisted living). Scores generated 2026-10-16. Guide prepared October 16, 2026.