



SUBSIDIZED PROGRAM GUIDELINES AS OF 2026

Whaler's Cove offers Program of All-Inclusive Care for the Elderly (PACE)

Recognizing the need to provide affordable living with comprehensive care, Whaler's Cove Assisted Living partners with the Program of All-Inclusive Care for the Elderly (PACE). PACE is a comprehensive health care program administered by MassHealth and Medicare that provides a wide range of medical, social, and wellness services through an interdisciplinary care team. Residents enrolled in PACE receive their care through the program's providers while continuing to enjoy the supportive community environment of Whaler's Cove.

Financial Requirements:

- A. PACE is administered by MassHealth and Medicare and individuals applying to the program through Whaler's Cove must have a gross monthly income of no more than \$3,002 monthly as well as less than \$2,000 in total assets.
- B. All residents must have funds available to pay first and last month's rent at the time of the move.
Note: Many Veteran's benefits are protected under the Brave Act and are not counted towards this limit.
- C. A checklist of supporting documentation will be provided to confirm financial eligibility.

Medical Requirements:

- A. A physical report and clinical assessment confirm that a resident is clinically eligible for the program. Guidelines include needing assistance with Activities of Daily Living (ADL) such as bathing, dressing, grooming, or transferring, as well as a skilled nursing need. Assistance may be physical, supervisory and/or cueing.
- B. This program allows for up to two (2) hours of personal care assistance. Additional time may be available depending on individual needs and circumstances, as determined through the PACE care team.
- C. Residency approval at Whaler's Cove and enrollment in the PACE program each require separate clinical and financial approvals — one completed by the Whaler's Cove team for housing eligibility, and one completed by the PACE team for program eligibility.





2026 Living Options



Financial Program	Studio	1 Bedroom	2 Bedroom
Market Rate	Single Occupancy Only	1 Person \$5,300	1 Person \$5,600
	\$4,900	2 People \$7,800	2 People \$8,200
Private Moderate Rate For one (1) person whose annual income does not exceed \$52,260 or for two (2) people whose annual income does not exceed \$59,760 (includes interest from any assets).	Single Occupancy Only \$4,700	1 Person \$5,100	1 Person \$5,500
		2 People \$7,600	2 People \$8,000

We also offer
2-week minimum Respite Stay
 \$250/day for 1 person • \$400/day for 2 people

Rates above include rent, board, utilities, laundry of linens and towels, and up to 45 minutes per day of personal care assistance.

Ask us about our Independent rates which excludes personal care assistance.

Extended Care Services and Medication Management

Extended care packages and/or Self-Administration Medication Management (SAMM) may be added.

Extended Care

- Level 1**
Up to 90 minutes daily \$650/month
- Level 2**
Up to 120 minutes daily \$900/month
- Level 3**
Up to 200 minutes daily \$1,250/month

Medication Management

- SAMM Level 1**
1 to 6 medications daily \$450/month
- SAMM Level 2**
7 or more medications daily \$650/month

