

What about Medicare?

Medicare is a federal health insurance program for people 65 and older as well as some disabled people under age 65. Part A helps pay for care in hospitals, skilled nursing facilities, hospice and some home health care. Part B is an optional coverage that helps pay for some medical services not covered under Part A like doctors, outpatient care, physical and occupational therapy and some home health services.

Skilled Nursing Facility Coverage: Long Term Care benefits covered by Medicare are very limited. In fact, only about 6% of all long term care costs are paid by Medicare.² Medicare is designed to pay for only short term stays in a skilled nursing facility and only as part of recovery and rehabilitation following a hospital stay, and only if the following conditions are met:

- The Nursing Facility must be certified by Medicare as a skilled nursing facility.
- Skilled nursing care or skilled rehabilitation services are required on a daily basis
- The patient must have spent at least 3 days, not including the date of discharge in a hospital and admission to the skilled nursing facility must occur within 30 days of discharge.
- A physician must certify that the services are needed for the same or related illness for which the patient was hospitalized.

Only if all of these conditions are met will Medicare benefits as follows:

² LIMRA International, Inc, 1996

<u>Time Period</u>	<u>Medicare Pays</u>	<u>Patient Pays</u>
Days 1-20	100% of covered services	Only for services not covered by Medicare such as a private room, telephone, personal comfort and grooming items.
Days 21-100	All covered services after co-payment	Up to \$133 per day (for 2009)
Days 101+	\$0	All costs of services

Home Health Care Coverage: While Medicare will pay for some home health care on a part-time basis in the patient's residence, the DO NOT pay for custodial care. Covered services can include Skilled nursing care, physical and speech therapy and home, home health aide services and medical supplies and durable medical equipment. (Durable Medical equipment is subject to a 20% coinsurance)