


WHAT DOES MEDICARE PAY FOR WHEN IT COMES TO LONG-TERM CARE?

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- ▶ I am a student attorney at the University of Memphis School of Law. This presentation is merely meant to be informative and does not substitute for counseling with your own attorney or representation.
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CATEGORIES COVERED BY MEDICARE

- ▶ Care in a Long-Term Hospital
 - ▶ Skilled Care in a skilled nursing facility
 - ▶ Eligible Home Health Services
 - ▶ Hospice and Respite Care
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CARE IN A LONG-TERM HOSPITAL

- ▶ Specialize in treating patients who may have more than one serious condition, but who may improve with time and care and return home.
 - ▶ Same deductible as acute care facility
 - ▶ No new deductible if readmitted within 60 days after discharge
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SKILLED CARE IN A SKILLED NURSING FACILITY

▶ Medicare Covers

- ▶ Semi-private Room
 - ▶ Meals
 - ▶ Skilled Nursing Care
 - ▶ Physical and Occupational Therapy
 - ▶ Speech-language pathology services
 - ▶ Medical Social Services
 - ▶ Medications
 - ▶ Medical Supplies and Equipment used in the facility
 - ▶ Ambulance Transportation
 - ▶ Dietary Counseling
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SKILLED CARE IN A SKILLED NURSING FACILITY

▶ Eligibility

- ▶ Part A and days left on your benefit period.
 - ▶ Medicare pays for 20 days
 - ▶ 21-100 days the patient pays \$167.50
 - ▶ 101+ days the patient is responsible for the total cost.
- ▶ Qualifying Hospital Stay (3 days)
- ▶ Doctor decides you need daily skilled care
- ▶ You get skilled care in a Medicare-certified facility
- ▶ Skilled services are for a medical condition that was
 - ▶ Hospital-related medical condition
 - ▶ Or a condition that started while you were getting care in the skilled nursing facility for a hospital-related medical condition

ELIGIBLE HOME HEALTH SERVICES

▶ Medicare Covers

- ▶ Intermittent Skilled Nursing Care
- ▶ Physical Therapy
- ▶ Speech-Language Pathology Services
- ▶ Continued Occupational Services

▶ Medicare Does not Cover


- ▶ 24 Hour Care
 - ▶ Meals Delivered to your home
 - ▶ Homemaker Services
 - ▶ Personal Care
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ELIGIBLE HOME HEALTH SERVICES

▶ Eligibility

- ▶ Part A and or Part B
- ▶ Must be under the care of a Doctor and be receiving services under a care plan.
- ▶ Must need as determined by a doctor one of the following
 - ▶ Intermittent skilled nursing care
 - ▶ Physical Therapy, Speech language pathology or continued therapy services.
- ▶ Home Health agency is approved by medicare
- ▶ Must be homebound and certified homebound by a doctor.

HOSPICE AND RESPITE CARE

- ▶ Eligibility
 - ▶ Medicare Part A
 - ▶ Doctor Certifies you are terminally ill
 - ▶ You accept palliative care instead of seeking a cure
 - ▶ You sign a statement accepting hospice care instead of other Medicare-covered treatments.
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HOSPICE AND RESPITE CARE

▶ Services Provided

- ▶ Doctor Visits
- ▶ Nursing Care
- ▶ Medical Equipment and Supplies
- ▶ Prescription Drugs
- ▶ Aide and Homemaker Services
- ▶ Physical and Occupational Therapy
- ▶ Speech-language pathology
- ▶ Social Work
- ▶ Dietary Counseling
- ▶ Grief and loss counseling for family
- ▶ Short-term inpatient care
- ▶ Pain Management and Illness Management

▶ Services Not Covered

- ▶ Treatment intended to cure your terminal illness
- ▶ Prescription Drugs to cure your illness
- ▶ Care from any hospice provider that was not set up by the hospice medical team
- ▶ Room and Board
- ▶ Care you get as a hospital outpatient, inpatient, or ambulance transportation.