

The Truth About Medicare's "Long-Term Care Coverage"

Intermediate or custodial care, which is not intended to cure the individual is **not covered by Medicare Part A**. Medicare **does not** pay for such custodial care even if the inability to care for yourself is due to an accident or illness.

Source: 1999 Guide to Medicare

Medicare-Outpatient Rehab: Rehabilitation therapy patients (physical, occupational and speech) are provided a benefit. Such therapy provided as an outpatient and not received in a hospital or Skilled Nursing Facility setting patient will be provided a \$600 maximum benefit (80% of \$750).

Source: 1999 Guide to Medicare

Charges covered by Medicare under home health care include: (a) Part-time or intermittent skilled nursing care. This can include up to 8 hours per day of necessary care for a period of 21 consecutive days. (b) Physical, Speech or Occupational therapy limited to 8 hours per day of necessary care for a period of 21 consecutive days. (c) Medical social services, consumable medical supplies such as dressing, bandages, etc. (d) 80% of the cost of durable medical equipment.

Source: 1999 Guide to Medicare

Medicare Home Health Care coverage will not pay for: (a) Full-time nursing services (b) Assistance with the activities of daily living (ADL's) (c) Drugs and Biologicals (d) Homemaker/housekeeping services/Shopping services. (e) Meal delivery/Meal preparation (f) Blood Transfusions

Source: 1999 Guide to Medicare

Requirements for Care in a Skilled Nursing Facility: You must have been hospitalized for at least 3 days prior to entering the facility, you must enter the facility within 30 days of leaving the hospital, care must be for the same reason you were hospitalized, the care is such that it can only be given in a Skilled nursing facility and the facility must be Medicare-certified.

Source: 1999 Guide to Medicare

Benefit periods paid by Medicare in a Skilled Facility: Days 1-20: Medicare pays 100% with no deductible to be met. **Days 21-100:** Medicare pays all but **12.5% per day of the part A hospital deductible** currently for the year 2004 Medicare pays all but **\$109.50 a day**. ***You must be showing improvement in order for Medicare to continue payments in a skilled nursing facility.***

Source: 1999 Guide to Medicare

Covered Expenses for Skilled Nursing Care: Semi-private room charge, Nursing care by RN, Blood Transfusions, Occupational Therapy, meals (including special diets), Drugs, Physical Therapy, and Medical Social Services.

Source: 1999 Guide to Medicare

Medicare Skilled Nursing Facilities Exclusions: Physicians charges, Private duty nurse, **Intermediate care**, Private room charges, charges for telephone, TV, etc. **Custodial care.**

Source: 1999 Guide to Medicare

Medicare and Assisted Living Facilities: No coverage at all for assisted living facilities, adult congregate facilities, domicile care home, rest homes, or adult day care service.

Source: 1999 Guide to Medicare