

Elder Tips:

## Medicare & Long Term Care

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Medicare benefits are available to provide payment for post hospital care at a skilled nursing facility if you meet some basic qualifiers. Many times there is confusion over how you qualify and the length of time Medicare will pay.

*Here are guidelines for Medicare payment for your post hospital Skilled Care and Rehabilitation in a Skilled Facility.*

- **You need a 3 day hospital stay** to access Medicare benefits in a post hospital Skilled Facility.
- **Your Doctor must certify** that you require Skilled Nursing or Skilled Rehabilitative Care upon admission.
- **If qualified, Medicare will pay entirely up to the first 20 days of care.** If you were in a "Swing Bed" at the hospital, some of these days are used there.
- **After the initial 20 days,** Medicare will continue to pay the majority of the stay, with the beneficiary responsible to make co-payments. Your Medicare coverage continues AS LONG AS YOU QUALIFY for Skilled Services, up to 100 days per spell of illness.
- **The nurses and therapists will work with you and will complete assessments of your condition to determine your needs, and your Doctor will need to continue to certify your care** as SKILLED for Medicare to pay for care.
- **Many people do NOT qualify for the entire 100 days of Medicare payment.** At the time you no longer qualify, the Nurse will provide you with the reasons (usually you've gotten much better) and will let you know that you will need to review other payment sources available to you.

If we can help to answer your questions about Medicare in the post-hospital Skilled Care Facility, Please contact Cindy, our Admissions Director, Carrie, our Business Office Manager, or Amy, our Medicare Coordinator here at Maryhill Manor. Our phone number is 715-251-3172.

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