

## **PAYMENT OPTIONS**

### **1. MEDICARE**

Medicare is a federal health insurance program for people age 65 or older and people under age 65 with certain disabilities.

#### **Part A (Hospital Insurance):**

Medicare Part A helps cover the cost of care in a Skilled Nursing Facility (SNF) for a specific benefit period (up to 100 days) if:

- You have been in a hospital for at least three consecutive days;
- You have been admitted to the facility within 30 days of leaving the hospital, and;
- Your physician certifies that you need skilled nursing or rehabilitation services.

Medicare fully covers the first 20 days of the benefit period. There is a \$166.50 per day co-payment for days 21- 100, which is paid by you, your supplemental insurance, or Medicaid (if approved). Once the benefit period expires, the payment source converts to one of the others described below.

#### **Covered Items and Services:**

Payment through Medicare Part A includes nursing services, therapy, room and board, bed linens, incontinence supplies, routine laundry services, regular meals and snacks, social services, activities, and personal hygiene items.

#### **Part B (Medical Insurance):**

Medicare Part B typically helps cover the cost of doctor's services and outpatient care, but in a long-term care setting pays for some physical, occupational, and speech therapy when they are considered medically necessary.

### **2. MEDICAID**

Medicaid is a state-administered health insurance program that covers long-term care for low-income elderly and disabled people.

#### **Eligibility:**

When applying for long-term care Medicaid, you must meet the following criteria:

- Age 65 or older or disabled;
- United States citizen, and;
- Reside in Louisiana.

**Additionally:**

Countable resources cannot be worth more than \$2,000 for an individual or \$4,000 for couples that both need long-term care services. Resources include cash, stocks and bonds, land, and anything else that could be changed to cash. \*If a resource is sold, given away, or transferred for less than fair market value within the 60 months before or at any time after applying, Medicaid may presume it was done purposely, to qualify, and you may not be eligible for their financial assistance.

Under Spousal Impoverishment rules, individuals applying for long-term care services may give some of their income to a spouse who still lives at home. Contact the local Medicaid office at (888) 342-6207 for further information.

Our facility will initiate the Medicaid application process for you. The Medicaid Program, however, determines whether, or not it will pay for the nursing facility care and services we provide to you. In most cases, Medicaid will make an eligibility decision within 45 business days.

**Patient Liability:**

If you qualify for Medicaid benefits, you may be required to contribute your Social Security and/or pension income to the cost of your care and services as determined by the Medicaid Program.

If your Medicaid application is denied, the full cost of services from the date of admission (room, board, meals, medication, etc.) becomes your responsibility.

**Covered Items and Services:**

Payment through the Medicaid Program includes nursing services, therapy, room and board, physician-ordered durable medical equipment, bed linens, incontinence supplies, routine laundry services, regular meals and snacks, social services, activities, and personal hygiene items.

**3. PRIVATE PAY**

The full cost of services (room, board, meals, medication, etc.) may be paid entirely from private funds. We will not, at any time, prohibit you from applying for Medicaid Program benefits, and, thus, will not require you to remain in Private Pay status for any period of time. It is imperative; however, that you inform our Business Office Manager before personal funds will no longer be available so that we may assist you in applying for financial assistance.

**4. LONG-TERM CARE INSURANCE**

Long-term care insurance is a private insurance policy that can help pay for many types of services, both skilled and non-skilled. Since coverage can vary widely, contact your policyholder for more details.