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Medicare Pays What?

Many people think Medicare will cover all of their health care costs after the age of 65, including long term care. This thought is not entirely true. Yes, Medicare will cover costs associated with long term care, as well as preventative care, but they do not cover everything. This is why long term care insurance is an important part your client's insurance portfolio.



Medicare pays for a Nursing Home stay:

- After a 3-day hospital stay
- When admitted to a Medicare Certified Nursing Facility within 30 days of the 3-day hospital stay
- When skilled care is provided; i.e.: skilled nursing, physical therapy or other therapy (respiratory, speech, etc.)

Medicare pays for the following when admitted to a nursing facility:

- 100% of the room charge & provided nursing services, days 1-20.
- Co-pay (as of 11/2017-amount paid by Medicare is \$164.50/day) with patient responsible for the balance of charges, days 21-100
- Medicare **does not pay** after day 100

Medicare pays for the following, when not in a nursing facility, when the patient's physician deems it medically necessary:

- Medical supplies and durable medical equipment (walkers, wheelchairs, shower chairs, etc.). Medicare pays 80% of the cost with 20% paid by the patient.
- Part time or intermittent skilled nursing care such as physical therapy, speech/language pathology and Medicare certified home health care.
- Medical/Social services to cope with social, psychological, cultural and medical issues from illness
- Hospice Care

A long term care or short term care plan can pick up where Medicare leaves off, as most plans cover intermediate and custodial care, homemaker/companion services, etc.; levels of care that Medicare does not cover. Call United Security Assurance today at 800-872-3044 and learn how we can help complete your client's coverage.

The following website was sourced and referenced for this article: <https://longtermcare.acl.gov/medicare-medicaid-more/medicare.html>

