

Insurance - At a glance



Insurance coverage for care can feel complicated—but it doesn't have to stay that way.

Our team works with families every day to clarify benefits, coordinate approvals, and help avoid surprises.

Understanding how insurance pays for care can feel like learning a new language.

The good news: once you understand the basics, it becomes much easier to navigate.

Here's a simplified look at how the most common coverage types work.

Medicare (Short-Term Skilled Care)

Medicare covers short-term skilled nursing and rehabilitation—not long-term care.

Key requirements:

- A qualifying inpatient hospital stay (typically 3 midnights)
- Admission to a skilled nursing community within a limited timeframe
- Ongoing medical need for skilled services
- Coverage:
 - Days 1-20: fully covered
 - Days 21-100: daily coinsurance applies
 - Coverage ends if progress plateaus or care is no longer skilled

A new benefit period begins after a 60-day break in care.



For more information call **512-641-8805**, email us at contact@caradayhealth.com or visit caradayhealth.com

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Managed Care (Medicare Advantage & Commercial Plans)

Managed care plans often follow Medicare guidelines—but with added layers.

Expect:

- Network requirements (in-network providers matter)
- Pre-authorization before admission
- Ongoing clinical reviews to continue coverage
- Documentation is critical, including:
 - Physician notes
 - Therapy evaluations
 - Medication records

Coverage decisions are often made in shorter intervals than traditional Medicare.

Medicaid (Long-Term Care Coverage)

Medicaid helps cover long-term care for individuals who meet financial and medical eligibility requirements.

Key points:

- Requires need for 24-hour skilled care
- Income and assets must fall within state guidelines
- May involve contributing most monthly income toward care.

Programs like Qualified Medicare Beneficiary (QMB) may also help cover Medicare-related costs for eligible individuals.

Why Coverage Feels Complicated

Because it is—every plan is different.

Coverage depends on:

- Medical need
- Plan type
- Provider network
- Documentation and timing

Even small details can impact approval.

The Bottom Line

Insurance can help significantly—but it rarely tells the whole story on its own.

That's where guidance matters.

At Caraday, we help families understand what's covered, what's not, and what to do next—so decisions feel informed, not overwhelming.



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