

Insurance – At a glance



It's not an easy task to sort out the ins and outs of how insurance covers skilled care – both short-term and long-term. Some general points to understand how care is paid for by insurance are offered below, but it's important to get specific information from your provider or the admissions counselor at the community you select.

Medicare – Covers skilled care for short-term rehab

- Need to have been a hospital patient for three consecutive “midnight” stays within the last 30 days.
- First 20 days are covered 100 percent.
- From day 21 to day 100, patient has a copay while Medicare pays the remainder. Note that not all 100 days are guaranteed.
- Need 60 day “spell of wellness” in order to reset. This means patient must be out of the hospital and/or post-acute provider for 60 days before their days restart.

Managed Care – Covers skilled care for short term rehab

- Community must be in-network or patient must have in/out of network benefits that pay the same amount.
- Requires pre-authorization with the following documentation needed to receive authorization:
 - History and physical (H&P)
 - Physician's progress notes from the last 24/48 hours
 - Initial therapy evaluation
 - Therapy updates from the last 24/48 hours
 - Medication Administration Record (MAR) with stop dates of any intravenous antibiotics

Medicaid – Low-income plan that pays for long-term care or Qualified Medicare Beneficiary (QMB)

- Patient must meet medical criteria for 24-hour nursing care.
- Typically involves the patient turning over applied income to community.
- Specific type of Medicaid must be established or applied for as not all plans cover long-term care.
- For QMB program, provides Medicare coverage of Part A and Part B premiums and cost sharing to low-income Medicare beneficiaries.

Each situation is slightly different and there are many options to pay for short-term and long-term care. Feel free to contact any Caraday community with questions or assistance on navigating decisions to fund care.



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