

Understanding 3 Levels of Care Insurance

August 5, 2015



When it comes to understanding health insurance, it can become very overwhelming very fast. So to bring some clarity, we'll discuss the 3 different types of care insurance and what you can expect under each level of care.

1. Skilled Care

Skilled care is the first level of care. When a stroke occurs, the worst damage takes place within the first few hours, meaning that swift treatment under skilled care is crucial.

Essentially, you receive 'skilled care' when you see a doctor and receive treatment for a health condition. Stroke survivors receive skilled care from trained physicians during initial treatment in the hospital.

2. Intermediate Care

The second level of care is intermediate care, also known as rehab. Stroke rehabilitation begins in the hospital and continues upon discharge, lasting anywhere from a few weeks to many years.

Skilled and intermediate care are covered by traditional health insurance if you're under 65. After the age of 65, you're entitled to [Medicare](#) as long as you have worked [40-quarters](#) (which is about 10 years of work).

3. Long-Term Care

Long-term care, or custodial care, involves assistance with activities of daily living. There are 6 activities of daily living, and they are: eating, bathing, getting dressed, using the toilet, transferring, and the ability to hold your bladder. Requiring assistance to complete any 2 of these activities is one of the triggers to collecting benefits on a long-term care policy.

Another trigger is the need for supervision for safety reasons due to psychological impairment. Most items that are not deemed medically required are not covered under long-term care insurance, but never hesitate to ask your policy representative if certain items are covered or not.

If you're at a high risk of stroke, or have a friend/family member who is, it's wise to look into insurance plans now rather than later. And when doing your research, be sure to know what levels of care insurance are covered.