

**SKILLED
NURSING, LONG-
TERM CARE AND
ASSISTED
LIVING**

Kristen Smith

WHAT WILL I LEARN?

- LEVELS OF CARE: SKILLED NURSING/REHAB, LONG-TERM CARE AND ASSISTED LIVING
- WHAT IS INCLUDED
- WHO PAYS?

SKILLED NURSING/ REHAB

WHAT IS SKILLED NURSING/ REHAB?

- NEEDS NURSING CARE AND/OR REHAB STATUS POST HOSPITAL STAY
- TRANSITION TO HOME
- SHORT-TERM STAY
- 24/7 NURSING/CNA
- THERAPY SERVICES
 - PT
 - OT
 - ST

WHO PAYS

- MEDICARE A
- MEDICARE C-MEDICARE REPLACEMENT POLICIES
 - HUMANA
 - AETNA
 - UNITED
 - ANTHEM

MEDICARE A VS. MEDICARE C

	MEDICARE A		MEDICARE C (MEDICARE REPLACEMENT POLICY)	
AGE	65		65	
BENEFIT	SKILLED NURSING/ REHAB		SKILLED NURSING/ REHAB	
AUTHORIZATION	NO		YES	
REQUIREMENTS	INPATIENT 3 NIGHT HOSPITAL STAY		TYPICALLY NO 3 NIGHT STAY	

MEDICARE A



COVERAGE

100 DAYS. DAYS 1-20
COVERED AT 100%.
DAYS 21-100 PATIENT
RESPONSIBILITY
\$200.00/DAY.
SECONDARY
INSURANCE
NORMALLY PAYS THIS



SERVICES

PT/OT/ST
IVS, WOUND CARE,
PEG TUBE ETC.



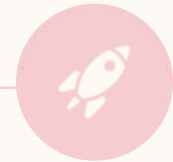
INCLUDES

ALL INCLUSIVE:
ROOM AND BOARD,
MEDICATIONS,
TREATMENTS,
EQUIPMENT WHILE
IN FACILITY



GOAL

TYPICALLY, SHORT-
TERM AND HOME
OR LOWER LEVEL
OF CARE



BENEFIT PERIOD

100 DAYS PER
SPELL. DAYS DO
RESET IF YOU
HAVE A 60 WELL
PERIOD.

MEDICARE C



COVERAGE

REQUIRES AUTHORIZATION: COVERAGE DEPENDS ON YOUR INSURANCE. THEY DETERMINE YOUR LENGTH OF STAY



SERVICES

PT/OT/ST
IVS, WOUND CARE,
PEG TUBE ETC.



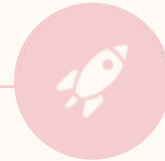
INCLUDES

ALL INCLUSIVE:
ROOM AND BORAD,
MEDICATIONS,
TREATMENTS,
EQUIPMENT WHILE
IN FACILITY



GOAL

TYPICALLY SHORT-
TERM AND HOME



BENEFIT PERIOD

BENEFIT PERIOD
DEPENDS ON
YOUR
INSURANCE.

LONG-TERM CARE

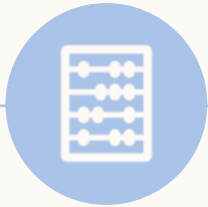
WHAT IS LONG-TERM CARE?

- NEEDS CAN NO LONGER BE MET IN HOME
- ALSO KNOWN AS “CUSTODIAL CARE” OR “SKILLED NURSING”
- NURSE AND CNA COVERAGE 24/7
- RESIDENT REQUIRES ASSISTANCE WITH ACTIVITIES OF DAILY LIVING (ADLs)
 - BATHING, DRESSING, TOILETING, AMBULATION, TRANSFERS AND FEEDING

WHO PAYS

- PRIVATE
- MEDICAID
- LONG-TERM CARE INSURANCE

PAYMENT



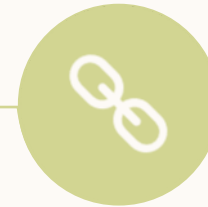
PRIVATE

- CURRENT RATES
\$251.00/DAY FOR SEMI-PRIVATE ROOM \$271.00/DAY FOR PRIVATE ROOM.
- ADDITIONAL COSTS:
 - SUPPLIES
 - MEDICATIONS
 - ANCILLARIES:
LAUNDRY, BEAUTY SHOP, TELEPHONE



MEDICAID

- APPLY WITH SOCIAL SERVICES IN THE COUNTY YOU LIVE.
- REQUIRES A LTSS ASSESSMENT TO ENTER
- LIKELY HAVE PATIENT PAY WHICH IS SS INCOME -\$40.00



LONG-TERM CARE INSURANCE

- REQUIRES CLAIM FILED
- CHECK YOUR INSURANCE SOME HAVE “ELIMINATION PERIODS” AND LEVEL OF CARE REQUIREMENTS

HOW DO I APPLY AND WHO DO I CONTACT

- APPLICATION-ON OUR WEBSITE, CAN BE MAILED OR EMAILED
- ASSESSMENT-REVIEW CLINICAL INFORMATION AND DO ONSITE ASSESSMENT IF NEED BE
- CONTACT: KRISTEN SMITH

ASSISTED LIVING

WHAT IS ASSISTED LIVING?

- SUPERVISED LIVING
- ALSO KNOWN AS “SENIOR LIVING”
- RESIDENT REQUIRES SOME ASSISTANCE WITH ADLs
 - ASSESMENT TO BE COMPLETED TO SEE WHAT LEVEL OF CARE YOU NEED
 - RESIDENTIAL LEVEL 1
 - RESIDENTIAL LEVEL 2
 - INTENSIVE LEVEL 1
 - INTENSIVE LEVEL 2

WHO PAYS

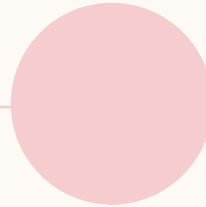
- PRIVATE
- LONG-TERM CARE INSURANCE
- WE DO NOT ACCEPT AXUILLARY GRANTS

PAYMENT



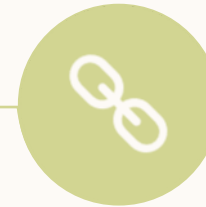
PRIVATE

- CURRENT RATES
 - STUDIO: \$141.00/DAY
 - LARGE STUDIO: \$167.00/DAY
 - 1 BEDROOM: \$204/DAY
 - LARGE 1 BEDROOM: \$214.00/DAY
 - 2 BEDROOM: \$241.00/DAY
 - *SECOND PERSON FOR LARGE 1 & 2 BEDROOM \$35.00/DAY*



PRIVATE CONTINUED

- LEVELS OF CARE
 - RESIDENTIAL: NO FEE
 - ASSISTED LIVING: \$20.00/DAY
 - INTENSIVE LEVEL 1: \$46.00/DAY
 - INTENSIVE LEVEL 2: \$68.00/DAY



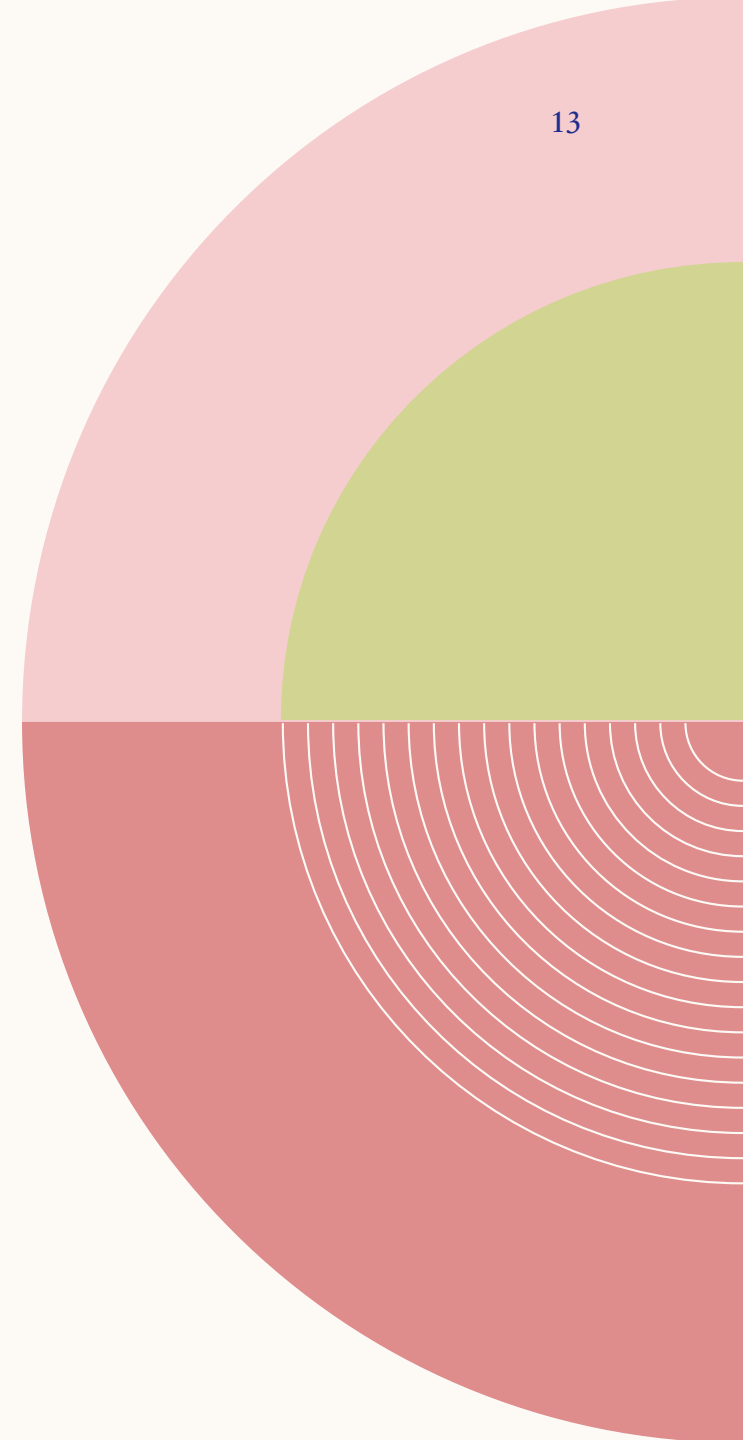
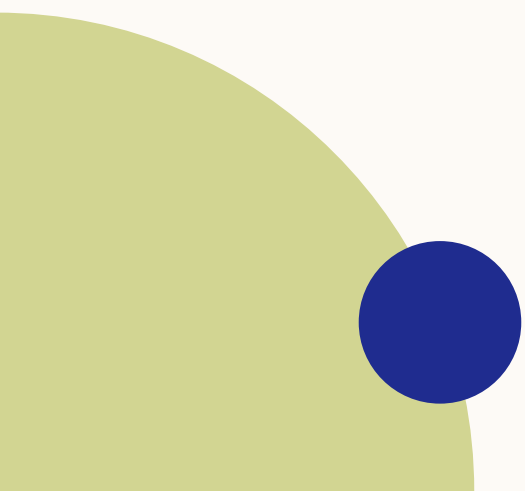
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- CONTACT: ANNETTE PUTMAN

QUESTIONS???



THANK YOU

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