

What You Need To Know About Medicare

Medicare Eligibility- You are eligible for Medicare if:

- You are a US Citizen or have been a permanent resident for 5 continuous years, and:
- You are 65 years or older and eligible to receive Social Security; or
- You are under 65, permanently disabled, and have received Social Security Disability insurance payments for at least 2 years; or
- You get continuing dialysis for permanent kidney failure or need a kidney transplant; or
- You have Amyotrophic Lateral Sclerosis (ALS-Lou Gehrig's disease)

What is skilled care?

Skilled care is health care given when you need skilled nursing or rehabilitation staff to manage, observe and evaluate your care. Examples of skilled care include changing sterile dressing and physical therapy. It is given in a SNF (Skilled Nursing Facility). Care that can be given by non-professional staff is not considered skilled care. People do not usually stay in a SNF until they are completely recovered. Medicare covers certain skilled care services that are needed daily on a short-term basis (up to 100 days)

When will Medicare cover skilled care?

Medicare will cover skilled care only if all of the following are true:

1. You have Medicare Part A* (Hospital Insurance) and have days left in your benefit period.
2. You have a qualifying hospital stay. This means an inpatient stay of 3 consecutive days or more, not including the day you leave the hospital. You must enter a SNF within 30 days of leaving the hospital. After you leave the SNF, if you re-enter the same or another SNF within 30 days you do not need a 3-day qualifying hospital stay to get additional SNF benefits. This is also true if you stop getting skilled care while in a SNF and then start getting skilled care again within 30 days.
3. Your doctor has decided that you need daily skilled care. It must be given by, or under the direct supervision of skilled nursing or rehabilitation staff. If you are in the SNF for skilled rehabilitation services only, your care is considered daily care even if these therapy services are offered just 5 or 6 days a week.
4. You get these skilled services in a SNF that has been certified by Medicare.
5. You need these skilled services for a medical condition that:
 - Was treated during a qualifying 3 day hospital stay, or
 - Started while you were getting Medicare-covered SNF care. (For example, if you are in the SNF because you had a stroke and you fall and sprain your wrist.)