

# Skilled Nursing

## What is Medicare?

Medicare is our country's health insurance program for people age 65 or older. The program helps with the cost of healthcare, but it doesn't cover all the medical expenses.

These are the three most common parts to Medicare:

- Medicare A: This portion helps pay for inpatient care in a hospital or skilled nursing facility, some healthcare and hospice care service.
- Medicare B: This portion pays for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment and some preventative services.
- Medicare D: This portion helps pay for the cost of prescription drugs.

## How to Utilize Skilled Nursing Services at Edgehill:

In order to access Medicare A for skilled nursing at Edgehill you must have the following:

1. Must have a three over-night stay at an acute hospital.
2. Must be ADMIT status in the hospital and not OBSERVATION.
3. Must have a qualifying skilled nursing need (doctors order that patient needs the skilled care of a RN/LPN, Physical and/or Occupational therapist or Speech therapist).

In the event any of the three are not met, you may admit to Edgehill Skilled Nursing either utilizing Short-term Lifecare Days or private pay.

While in the hospital, a social worker or nurse case manager will work with patients at the time of discharge and will assist in finding a skilled nursing facility for them. It is at that time, you will need to notify the social worker or nurse case manager of your desire to go to Edgehill for short-term skilled nursing services.

Please keep in mind that if you do have a qualifying 3 consecutive over-night stay in a hospital and have either gone home from the hospital or discharged

to a skilled nursing, you have 30 days from the date of discharge to readmit to a skilled nursing facility with a doctor's order. During this 30 day window, a three consecutive over-night stay is not required.

## **How Does Medicare Work in a Skilled Nursing Facility?**

The amount Medicare covers depends on how long you stay in a skilled nursing facility. Below is the breakdown of Medicare coverage:

### **Day 1-20**

Medicare pays the full cost.

### **Day 21-100**

Medicare pays all but the daily co-pay. (Medicare establishes this annually)

### **After 100 Days**

Medicare provides no coverage after 100 days.

Please note, at the time an individual qualifies for Medicare, they may sign up for a secondary insurance like AARP, BCBS among others. Depending on the plan, the secondary will cover a certain percentage of the Medicare co-insurance.