



### KNOW YOUR RIGHTS

If you're getting Medicare-covered services from a SNE, you may have the right to a fast appeal (also called an "expedited review" or an "immediate appeal") if you think your Medicare-covered services are ending too soon. During a fast appeal, an independent reviewer called a Quality Improvement Organization (QIO) looks at your case and decides if your health care needs to be continued.

You have the right to be included in decisions about your care, the right to a fair process to appeal decisions about payment of services, and the right to privacy and confidentiality. For more information, read the free booklet "Your Medicare Rights and Protections," visit [www.medicare.gov](http://www.medicare.gov), or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

### WHERE CAN I GET MORE INFORMATION?

You can view or print Medicare publications and find helpful phone numbers and websites by visiting [www.medicare.gov](http://www.medicare.gov) or calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

- **To learn more about Medicare eligibility, coverage, and cost information,** read the free booklet "Medicare Coverage of Skilled Nursing Facility Care."
- **For free health insurance counseling and personalized help with insurance questions,** call your State Health Insurance Assistance Program (SHIP).

**To find and compare skilled nursing facilities in your area,** visit [www.medicare.gov](http://www.medicare.gov) and select "Nursing Home Compare." You can find a list of all the nursing homes in your area and general information about every Medicare and Medicaid-certified nursing home in the country. It includes nursing home inspection results, the number of nursing staff, and resident information. Call the nursing home to find out if it provides skilled care.

CENTERS FOR MEDICARE & MEDICAID SERVICES

## Medicare and Skilled Nursing Facility Care Benefits



GETTING STARTED



Skilled Care to Help You Get Better



[www.medicare.gov/nhcompare](http://www.medicare.gov/nhcompare)

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## SKILLED NURSING FACILITY CARE AND MEDICARE

### LET'S GET STARTED.

Skilled care is health care given when you need skilled nursing or rehabilitation staff to manage, observe, and evaluate your care. A Skilled Nursing Facility (SNF) could be part of a nursing home or hospital. Generally, Medicare covers skilled care only for a short time after you get out of the hospital.

**Medicare doesn't cover custodial care if it is the only kind of care you need in a SNF.** Custodial care is care that helps you with usual daily activities like getting in and out of bed, eating, bathing, dressing, and using the bathroom.

### MEDICARE WILL COVER SKILLED CARE ONLY IF ALL OF THE FOLLOWING ARE TRUE:

- You have Medicare Part A (Hospital Insurance) and have days of SNF coverage left in your benefit period. You get 100 days of SNF coverage per benefit period.
- You have an inpatient stay of 3 consecutive days or more (a "qualifying stay"), counting the day of inpatient admission to the hospital, but not the day of discharge, before being admitted to the SNF.
- The SNF is certified by Medicare.
- You begin getting covered care in the SNF within a short time (generally, 30 days) after discharge from the qualifying 3-day hospital stay.
- Your doctor has ordered the services you need for SNF care. These services must meet the following criteria:
  - Require the skills of professional personnel
  - Be needed on a daily basis
  - Be a type of care that can be provided only in a SNF on an inpatient basis
  - Be needed for a "hospital-related condition" (that is, one of the conditions that was treated during the qualifying 3-day hospital stay, even if not the main reason for that stay), or be needed for a condition that arose in the SNF while you were being treated there for a hospital-related condition
  - Be reasonable and necessary

### WHAT'S COVERED

Medicare covers the following services:

- Semi-private room
- Meals
- Skilled nursing care
- Physical therapy
- Occupational therapy
- Speech-language pathology services
- Medical social services
- Medications
- Medical supplies and equipment used in facility
- Ambulance transportation (when other transportation endangers health) to the nearest supplier of needed services that aren't available at the SNF
- Dietary counseling

### WHAT DO I PAY?

You pay nothing for covered services the first 20 days that you're in a SNF. You pay a copayment for days 21-100, and you pay all costs beyond 100 days. Current amounts are available in your "Medicare & You" handbook or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

The following are ways to get help paying for skilled care and other health care costs:

- **Help From Your State**—Call your State Medical Assistance (Medicaid) office. To find this and other helpful phone numbers and websites, visit [www.medicare.gov](http://www.medicare.gov) and select "Find Helpful Phone Numbers and Websites," or call 1-800-MEDICARE.
- **Employer or Union Coverage**—Check with your benefits administrator.
- **Medigap Policy**—Check your policy to see if SNF care is covered.
- **Long-term Care Insurance**—Call the insurance company to find out if skilled or custodial care is covered.

*"Medicare and Skilled Nursing Facility Care Benefits: Getting Started" isn't a legal document. More details are available in the "Medicare Coverage of Skilled Nursing Facility Care" booklet. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings*

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[www.medicare.gov](http://www.medicare.gov)