

## **Medicare FAQs**

### **How do I know if I am eligible?**

McKnight Place Skilled Nursing (MPSN) does not accept Medicare Complete plans. If you have a Medicare Complete plan and wish to use your Medicare benefits following a hospital stay, you will need to choose an alternate facility.

Medicare Part A will cover Skilled Nursing Facility (SNF) care only if all of the following are true:

- You have Medicare Part A (Hospital Insurance). Look on your red, white, and blue Medicare card on the lower left corner of the card to verify Part A coverage or call Social Security at 1-800-772-1213.
- You have been an inpatient at a hospital for 3 or more consecutive midnights. Being in under observation does NOT count towards the 3 nights.
- Your doctor has ordered daily skilled care. It must be given by, or under the direct supervision of, skilled nursing or rehabilitation staff.
- You must enter the SNF (certified by Medicare) 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 don't need another 3-day qualifying hospital stay to get additional SNF benefits. In addition, if you stop getting skilled care while in the SNF and then start getting skilled care again within 30 days your Medicare A covered days resume from where you left off. (For example if you use 20 SNF days and then leave or are discharged off Medicare A, your coverage resumes at Day 21. The Medicare days do not start back at Day 1.)
- You have days available in the benefit period. A benefit period begins the day you enter the SNF and continues as long as you need skilled services up to 100 days. It is possible under the program for you to have multiple benefit periods. To begin a new benefit period you must not have returned to the hospital for at least 60 days following your discharge from Medicare Part A SNF.

### **What do I need to do if I am in the hospital and want to come to MPSN after discharge?**

You can let the social worker at the hospital know that you would like to come to MPSN after being discharged. They will contact us to check on availability and send us information regarding your current medical needs, which will be reviewed by our team. We will work with the hospital to determine whether or not you qualify to utilize Medicare A and let them know if we will be able to meet your needs.

You are also welcome to call us directly at 314-372-2353.

### **How much will I owe?**

<b>Number of Days</b>	<b>You Pay</b>	<b>Medicare Pays</b>
Days 1-20	Nothing	Everything
Days 21-100	\$152 per day*	The Rest
Over 100 Days	Everything	Nothing

\*Secondary Insurance may cover a portion of this charge.

### **What will Medicare Cover?**

- Semi-Private Room and Board (private room if medically necessary)
- Routine Nursing Services
- Meals Including Special Diets as Prescribed by Your Physician
- Housekeeping and Environmental Services
- Social Services and Activities
- Routine Personal Hygiene Items
- Personal Laundry
- Physical, Occupational and Speech Therapies\*
- Medical Supplies and Oxygen Therapies\*
- Durable Medical Equipment\*
- Most Drugs and Biologics\*
- Diagnostic Supplies and Services\*
- Certain Ambulance Transfers\*

\* Must be medically necessary and ordered by your physician. Some items and services require prior authorization.

### **What will Medicare Not Cover?**

- Non-Routine Personal Care Items (e.g., specific name brands)
- Barber/Beautician Services
- Dry Cleaning, Hand Laundry or Mending
- Personal Comfort Items (smoking materials, gifts, confections)
- Personal Reading Materials
- Individual Telephone Service (access to a telephone is available to all residents)
- Cable TV
- Private Room (unless medically indicated)
- Personal Clothing
- Private Duty Nurses, Geriatric Aides or Sitters
- Guest Meals

### **Will it cover MPSN for long-term care?**

No, Medicare will not pay for care over 100 days per spell of illness.

### **Can I go to MPSN directly from my apartment and use Medicare?**

Only if you had a qualifying hospital stay within the last 30 days.

**Will I have a private room?**

If a private room is available at the time, you will be given a private room at no additional charge. If only a semi-private room is available, you are welcome to move into the semi-private room.

**Are all the rooms eligible under Medicare?**

All rooms at MPSN are certified.

**What if there is no room at MPSN but I need a bed?**

If MPSN does not have availability when you need it, you can be placed on a wait list. However, you may need to go to an alternate Medicare A facility until the time comes when a room becomes available at MPSN. When a room becomes available and you still qualify for Medicare A, we will work with your current facility to transfer you to MPSN to utilize your remaining benefits at MPSN. While MPSN will make every effort to accommodate Gatesworth campus residents we cannot guarantee that we will have availability for everyone, at the exact time of need.

**What happens if I already live at MPSN and then go to the hospital?**

If you live at MPSN and have a 3 night qualifying stay or meet criteria for Medicare A coverage, you will be able to return to your same room under Medicare to utilize your benefit. MPSN will work with the hospital prior to your return to obtain needed information and documentation.

**Can I keep my own doctor while I am admitted under Medicare A?**

Yes, you can keep your own physician who is welcome to come here and see you or you can see them in their office. If you chose to keep your own physician you must see him/her every 30 days for the first 90 days and every 60 days thereafter.

**Can I keep my own pharmacy while I am admitted under Medicare A?**

No, while under Medicare A, we will arrange for your medications to be obtained through Omnicare. Costs for medications ordered by the physician will be covered by Medicare.

**What if I do not qualify for Medicare A?**

You can stay at MPEC, providing there is availability and have Medicare Part B cover a portion of your therapy (Occupational, Physical and Speech Therapies). Your room and board will be private pay.