

Medicare

Medicare is the nation's largest health insurance program, administered by the Center for Medicare and Medicaid Services (CMS). Medicare covers those 65 or older, some disabled individuals under 65, and individuals of all ages with end-stage renal disease.

Does Medicare Pay for Long-Term Care?

Medicare does not generally pay for long-term care. However, individuals may qualify for Medicare to pay for rehabilitation or skilled nursing on an in-patient basis after a qualifying 3-day hospital stay. The benefit pays in full for days 1-20, then 80% for days 21-100. However, the recipient must meet the criteria set forth by Medicare to receive all 100 days. Medicare will also pay for home health services if prescribed by a physician and the beneficiary meets certain requirements, such as being home-bound and needing skilled nursing or therapy. These services are short term, typically lasting 60 days or less.

Does Medicare Pay for Prescriptions?

Medicare offers a prescription drug benefit for enrollees, known as Medicare D. This benefit is provided when Medicare enrollment begins, or at a later date. If you do not sign up when you first become eligible, or if you don't have coverage that is equivalent to Medicare D, then you may need to pay a penalty when you sign up at a later date. There are a variety of plans to choose from. Generally there are monthly premiums and co-payments. An extra help program is available to pay the premium and co-payments for those with limited income and resources. For more information on special help, contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778). Open enrollment is between November 15th and December 31st of each year.

For more information on Medicare, contact 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048) or visit www.medicare.gov

Pennsylvania residents who want to learn more about choosing a Medicare plan that supports their long-term care planning should call Steinbacher, Sholder and Stahl at 570-322-2077 for a free consultation.



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