



We help people deal with the Medicare confusion they'll be dealing with at Age 65 or when they retire.

Skilled Nursing Facility (SNF) Copays



Want Medicare to Pay for Nursing Home Care?

1. Must have qualifying hospital stay = At least 3 inpatient days.
2. Must enter the SNF within 30 days of the hospital discharge.
3. Your doctor has decided that you need daily skilled care.
4. Must be given by (or supervised by) a skilled nursing staff.
5. Services provided by a SNF that has been certified by Medicare.
6. Must be for the condition treated during qualifying hospital stay.

What are Nursing Home Daily Copays under Original Medicare Part A?

Days 1 to 20 ... \$0
Days 21 to 100 ... \$185.50
Days 101 and up ... ALL costs

Paid
Directly
to You

Daily Indemnity Coverage Is Available

Days 21 to 100 ... \$100.00
It can be a rider on a Hospital Indemnity Plan.

Considering Long Term Care Insurance?

1. It can be expensive.
2. I am not a source for LTCI.
3. I can refer you my source.

What About Medicaid (MassHealth)?

1. Minimal income/assets to qualify.
2. Discuss with an Elder Law Attorney.
3. I can refer you to one if you wish.

Russ Swallow

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