How to Pay for Long-Term Care
Misconceptions

- When I get to the nursing home, my Medicare will cover me – won’t it?

- Unfortunately, no. Medicare pays for short term services.
How do I pay for long-term care?

- Private Pay
- Medicaid
- Medicare
- Long-Term Care Insurance
- Veterans benefits
Private Pay

- Private pay means you pay for 100% of the nursing home costs out of pocket.
  - Nursing home room and board
  - Medications
  - Oxygen
  - Supplies (incontinent products)
  - Phone installation
  - Cable
Medicaid (AKA Title 19)

- Medicaid is a state and federal aid program that pays for a portion of long-term care costs.
- In order to qualify for this program, you must meet income and resource guidelines.
- Resource limit is $2000.
- Contact your local Department of Human Services (DHS) office for information: www.dhs.state.ia.us or 1-800-362-2178.
Medicare

- Medicare Part A
  - Inpatient care at a hospital
  - Inpatient care at a skilled nursing facility (SNF)
  - Hospice
  - Lab tests
  - Surgeries
  - Doctor’s visits
  - Some home health care
Medicare

- Medicare Part B
  - Ambulance services
  - Durable medical equipment
  - Mental health (inpatient and outpatient)
  - Getting a second opinion before surgery
  - Doctor’s visits
  - Physical Therapy, Occupational Therapy, and Speech Therapy
Medicare

- Medicare Prescription Drug Coverage
  - Medicare Advantage Plan (Part C) such as an HMO or PPO that offers Medicare prescription drug coverage
  - Medicare Prescription Drug Plan (Part D)
Medicare

There are costs associated with these plans.

- Premiums, deductibles, copayments and coinsurance, costs in the overage gap, and costs if you pay a late enrollment penalty.

- Visit [www.medicare.gov](http://www.medicare.gov) or call the Senior Health Insurance Information Program at: 1-800-351-4664.
What is NOT covered by Medicare?

- Long-term care (nursing home)
- Routine dental or eye care
- Dentures
- Cosmetic surgery
- Acupuncture
- Hearing aids and exams for fitting them
- Routine foot care
Long-Term Care Insurance

- Long-term care insurance policies provide a specific amount of reimbursement per day. Check your policy to determine how to submit claims.
Long-Term Care Insurance

- If you have trouble accessing your benefit as outlined in your policy, the Iowa Insurance Division ensures benefits are received under the policy terms. Contact them at: http://www.iid.state.ia.us/ or by phone: 1-877-955-1212
Veterans Benefits

- Veterans may be eligible for long-term care coverage if they have a 70% or greater service-connected disability.
- Long-term care facilities need to have a contract with the Veterans Administration (VA) in order to accept payment from the VA.
- Iowa Veterans Home in Marshalltown
Veterans Benefits

- Aid and Attendance Program: both the veteran and their spouse may qualify for this program if they need the regular assistance of another person.

  - To check for eligibility for this program, or to apply, contact your local county VA office. VA offices can be located at: https://va.iowa.gov/counties/ or by phone: 1-800-838-4692.
Veterans Benefits

- Veterans or their spouses may be eligible for medications provided through the Veterans Administration.
  - Nursing homes are required by law, to accept bulk medications from the VA for eligible residents.
Veterans Benefits

- If the nursing home is telling you that they cannot accept medications from the VA, contact your local long-term care ombudsman at: 1-866-236-1430.