

# 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](http://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.



Office of the State Long-Term Care

# OMBUDSMAN

*Established within the Iowa Department on Aging*

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