

## Does Medicare Cover Senior Care Services?

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Most people prefer not having long term care insurance. This is because they believe that there is the health insurance and Medicare to take responsibility and shoulder the expenses when they need it. They think that since it concerns their health-related expense, it will also be covered by their insurance. But really, does Medicare cover long term care and its expenses?

The simple answer is no. Medicare does not necessarily cover the long term care needs of a person. Medicare attends to the needs of people who need medically necessary care and centers on the process of treatment itself rather than mere caring and assistance offered to people. Though Medicare supports and provides hospital and medical expenses for people over the age of 65 and those that qualify the disability standards, long term care isn't one of those things.

Medicare primarily focuses on providing for the medical acute care needed such as the doctor visits, drugs, and short hospital stays. Moreover, it concentrates on the short-term service that the person needs, and to those with conditions that are expected to get better.

Before asking for the Medicare's aid, you have to be eligible before receiving the support that they could provide. Medicare usually gives their service and pays for health care for people ages 65 years and older. They also support people younger than 65 years old that have certain disabilities – that should qualify first to their standards, and people who are terminally ill.

### **What Medicare Covers**

One of the things and services that the Medicare covers is the Skilled Nursing Care. Medicare helps in paying for your recovery in a skilled nursing facility within conditions. These conditions would be:

- Medicare will only help pay for your expenses after a three-day hospital stay
- You have to be admitted to a Medicare-certified nursing facility within 30 days from the prior 3-day stay, and
- You require skilled care such as therapy and nursing services to get better

Once the Medicare helps in paying for your expenses, there are also other restrictions included. Medicare would only pay for your expenses until 100 days. For the first 20 days, they will pay 100 percent of the costs, but according to

www.longtermcare.gov, the following days until the 100th, you will have to pay up to \$140.00 per day and they will pay for the rest. They will just stop paying after the 100th day which you will have to pay for yourself.

Another service that the Medicare covers is the Home and Other Care Services. Take note that this service must only be for people that could and would get better after the care service received. Your doctor must also declare that you are medically necessary needing treatment for an illness or an injury. The terms that must be followed for this coverage are the following:

- Skilled nursing care should be part-time or in an irregular schedule only
- Therapies needed and prescribed by the doctor are for a limited number of days only
- In using durable medical supplies and equipment, you will pay 20 percent of the Medicare approved amount
- Your doctor must recommend that you need medically necessary sustenance and care, and must reorder them every 60 days

The last service that the Medicare covers is the Hospice. This is the care given to the people with terminal illnesses and are not expected to live more than six months. Medicare covers almost every expense you are going to use from the drugs that controls the symptoms, the hospital stays, down to the supports and counseling needed by the patient's family. You are free to choose where you want to receive the care may it be in a hospital, your own home or a hospice care facility, as long as your hospice provider is Medicare-approved.

If you are considering getting a long term care in the future, think of the options you have. So does Medicare cover long term care? Yes, if you are terminally ill or really needing medical care but if your condition is not that worse, then no. Also, you won't be sure if you will even qualify for the Medicare standards so better invest in a [long term care insurance](http://www.freeltcquotes.com/) (<http://www.freeltcquotes.com/>) policy instead.



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