



What Type of Care does a Nursing Home provide?

Nursing Homes provide 2 types of care, Skilled Nurse and Custodial Care, You can be admitted to Skilled Nurse and then transferred to Custodial Care within the same Nursing Home or you can be admitted directly to Custodial Care.

1. Skilled Nurse:

Is for a short period of time. If you temporarily need to have daily care by a nurse, physical therapy (exercise), occupational therapy (train you to do a specific activity like brushing your teeth), speech therapy or audiologists (speech or swallowing problems). Covered by all insurances.

2. Custodial Care:

Is for a long period of time. Facility provides medical supervision and helps with activities like taking a bath, dressing, feeding. Some specialize in dementia patients. Dementia units are usually secured units to prevent patients from wandering away. The only insurance that pays for this is Medicaid.

For admission you will need to contact the Nursing Home directly, they will ask for financial information and a document called a PRI (Patient Review Instrument) that is usually valid for a month. The PRI is done by a nurse, not by Dr. Postigo. Call a Home Health agency for having this form done. For a list of Home Health Agencies and a list of Nursing Homes visit our webpage under the Senior Resources Tab, select the GRAPE Icon. Then click the button “Click here to see all of our services” and look under Health Services, Home-Based for a list of Certified Home Health Agencies to do the PRI and look under Nursing Homes/Inpatient Rehabilitation for a list of Nursing Homes.



How much do I need to pay the Nursing Home while I am in the Skilled Nurse?

- Day 1 to 20 of each benefit period (see below): paid in full by Medicare.
- Day 21 to 100 of each benefit period: you are responsible for a daily payment that could be up to \$157.50 daily
- Day 101 and above of each benefit period: you pay the daily Nursing Home rate in full. If you want to stay, you pay. The rate is different for each Nursing Home.

What is a benefit period?

- A **Benefit Period** in a Nursing Home, Skilled Nurse starts after being admitted to a hospital as an inpatient for a minimum of 3 days. If you are admitted to a hospital under observation, it doesn't count and you don't qualify. Insurances have specific rules on who qualifies for inpatient and who qualifies for observation.
- You have 30 days after leaving the hospital to be admitted to a Skilled Nurse .
- There is no limit of number of benefit periods you can have.
- You can have up to 100 days for each benefit period.

What is an Assisted Living?

It is like living in an apartment and you sign a contract, usually for a long-term period. They are called Assisted Living but they can also have different names. Services provided vary by facility, but most have 24-hour supervision, assistance with personal care and medications, prepared meals, transportation, housekeeping, laundry and recreation programs. Some specialize in dementia patients. Not covered by insurance.