

Medicare: A federal health insurance program for people:

- 65 or older,
- People under 65 with certain disabilities,
- People of any age with end-stage Renal Disease

Medicare Part A: Benefits for Skilled Nursing & Rehabilitation

Medicare helps cover care in a skilled nursing and rehabilitation center for a maximum of 100 days. This includes room, meals, rehabilitation services and medication among other medical services.

Medicare covers skilled nursing & rehabilitation care:

- After a 3-day minimum inpatient stay at a hospital for a related illness or injury; (Medicare doesn't cover long term or custodial care.)
- SNF benefits available up to 30 days after discharge.
- At 100% for the first 20 days,
- Pays all but \$152 for days 21 -100

Medicare Part B: Physician & Outpatient Services

Medicare Part B helps cover doctors' services, hospital outpatient care, home health and some preventative services. In a skilled nursing & rehabilitation center, Part B covers evaluation and treatment to help individuals return to their usual activities after an illness or accident. There are limits and certain criteria that must be met. The beneficiary pays 20% of the Medicare amount and the Part B deductible applies

- Part B's deductible must be met (\$147 in 2014)
- Beneficiary pays 20% of the Medicare-approved amount after the deductible has been met

Medicare Part D: Prescription Drug Coverage

Medicare Part D is a prescription drug option in which beneficiaries may choose to join a plan run by a Medicare-approved private insurance company. The Part D prescription drug plan can help individuals cover prescription drug costs.

Source: www.medicare.gov

Understanding Your Benefits

