



## Medicare: A, B & D

### Medicare: A federal health insurance program for people:

- 65 or older, who have paid into the Medicare system,
- 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 \$217.00 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 (\$283.00 in 2026)
- 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](http://www.medicare.gov)





## Medicaid Overview

### Medicaid: A federal & state program for individuals requiring both medical and financial assistance

Long term care is a program covered by Louisiana Medicaid to assist individuals requiring financial assistance with long term health care needs.

#### Medicaid criteria include:

- Monthly gross income of \$2,982 for an individual or \$5,964 for married couples. (People with income above the threshold may qualify for long term care through medically needy spend-down.)
- Maximum assets of \$2,000 for an individual; or if both spouses reside in the nursing home, \$3,000 for married couples.

#### Protected Resources for a Spouse in the Community:

- A couple can maintain up to \$162,660 in countable resources
- Excludes the value of home, household goods, personal goods, one car and burial funds.

#### What Counts as Income?

- Social Security Benefits
- Private Pensions
- Railroad Benefits
- State or Local Retirement Benefits
- Federal Employee Annuities
- Certain Veteran Benefits
- Royalty or Rental Income
- Gifts or Contributions
- Earnings or Wages

#### What Counts as a Resource?

- Bank Accounts & CDs
- Life Insurance Policies
- Oil, Gas or Mineral Rights
- Burial Policies
- IRAs
- Stocks & Bonds
- Vehicles, Boats & RVs
- Property or Rental Income
- Jewelry & Antiques

#### What Can Be Excluded?

- Homestead in Louisiana in which the individual intends to return,
- Life insurance with combined face value of \$10,000
- Separate, irrevocable burial funds of \$10,000 for the beneficiary
- One vehicle is excluded

## Other Criteria

- Individual must be contracted for a nursing facility stay of at least 30 days.
- Individual must meet medical necessity
- Individual must be a resident of Louisiana and a U.S. citizen or alien with approved status (i.e. legalized or permanent resident alien)
- Includes a look-back period of 60 months.

## Patient Liability

- Individual – Total gross income, less health insurance premiums and \$45 a month for personal needs.
- Individual with a Community Spouse – Total gross couple income, less \$45 a month for personal needs; less \$4,066.50 for community spouse; less \$2,643.75 for dependents living with a community spouse.

