

## Stroke Support Group Questions and Answers

What is the difference between Medicare A and B?

- Part A covers Inpatient hospital stays, Skilled Nursing Facility stays (under certain conditions), Hospice Care and some Home Health Care. Part A is free for most people 65 or older based on a person's, or their spouse's, employment history.
- Part B covers certain doctors' services, outpatient care, medical supplies, and preventive services and there is a monthly premium and a yearly deductible.
- Neither, Med A or Med B, cover medications, dental or vision care. One would need to purchase a separate Prescription plan to help cover the cost of medications. There is a monthly premium, and usually some type of copay for each medication.
- There are also Medicare Advantage plans that one can choose instead of traditional Medicare and those usually including the prescription coverage, and some include dental or vision coverage too.

Is there someone to assist with picking plans?

- Yes, there are SHIP counselors (Senior Health Insurance assistance Program) available free of charge to provide local, in-depth and objective insurance counseling. [1-800-252-8966](tel:1-800-252-8966)

What is covered by Medicare for nursing home placement, home health, and outpatient care?

- For qualified skilled nursing facility stays, Medicare part A pays 100% of the first 20 days. After day 20 there is a daily copay (\$185.50 in 2020) that is usually covered by a supplement plan. In the absence of a supplement, the patient must pay that daily copay. Medicare will cover up to 100 days as long as a patient has a daily skilled need. To qualify for this benefit a patient must have a medically-necessary 3 night inpatient hospital stay in the last 30 days. Observation stays do not count toward that.

- When does my 100 days start over for med A?
  - A new benefit period starts when a patient has been out of the hospital (inpatient) AND out of skilled nursing facility care for 60 consecutive calendar days.

When does my med b start over? January 1<sup>st</sup> every year

1. Is there a cap? There is no cap on general outpatient services
  2. PT, OT, ST? PT and ST share a \$3000 threshold, OT has its own \$3000 threshold, however, if pt is continuing to make progress with skilled interventions and we can justify going over that amount
- Does home health use Med A or Med B? **Med A.**
  - Does outpatient use Med A or Med B? **Med B**

How does supplemental plans work and are they worth it?

- You purchase a policy from any insurance company that is licensed by the state to sell them. Most Medicare supplement plans (also called Medigap plans) usually cover any part A or B coinsurance (20% copay for outpatient services and skilled nursing home care) and the part A

deductible. You must determine if the monthly plan premium is offset by these normally out-of-pocket costs.

Can a family member get paid to be a caregiver?

- A family member can become a family home care aide under the Community Care Program. However, the program is based on financial eligibility. And, it is entirely up to the home care aide company as to whether they want to hire the family member. It is not required by the state

What are some available resources within our community especially during this pandemic?

- Meals-on-wheels, Morris Hospital transportation, Grundy Area Transit, Lending Closet
  - What is meals on wheels and how does it work?
    - It is a community-based, non-profit program dedicated to providing seniors (age 60+) a nutritious meal, typically free of charge (based on funding) but donations are encouraged. Sometimes there are waiting lists or limitations to where they can deliver. This is coordinated through the Grundy County Health Dept Senior Services.
  - Is there transportation available, if I can't drive?
    - Yes, Morris Hospital offers a free, non-emergent transportation service to the Morris Hospital main campus and area physician offices. In addition, the city of Morris has a Senior Van Program M-W-F during specified hours that offers transportation within the Morris city limits, cost is 25 cents per ride each way. And Grundy Area Transit is another option for all Grundy County residents that provides service anywhere in Grundy County, and service to Joliet 3 times each day to specific locations. Cost is \$3 each way within Grundy County, and \$4 each way to Joliet.
  - What is the lending closet?
    - The Grundy Community Lending Closet offers free loan of many medical equipment items such as walkers, wheelchairs, and commodes, and also has an abundance of donated supplies such as gloves, wipes, adult diapers, etc. available free of charge. These are primarily for residents of Grundy County.
  - How do I go about getting a caregiver and/or homemaker?
    - There are many caregiving agencies available and the Case Management department at Morris Hospital can provide you with the list of agencies or brochures from those agencies. All of these have an out-of-pocket cost (paid for privately, not covered by most insurance). When choosing a caregiver or agency, be clear about expectations, ask about any and all costs, check references and get personal recommendations from friends if possible.