

A MUST READ - MEDICARE CHANGES THAT WILL AFFECT YOU NOW

If you or a family member are on Medicare, this is very important information about the changes that went into effect October 1, 2019 and January 1, 2020. These changes impact payments for long term care.

Why These Changes Have Been Made

Medicare is in trouble!

We are living longer, while at the same time Medicare funds are shrinking. To ensure that Medicare remains financially viable, a number of major changes have been made.

How This Will Affect You

MEDICARE IS PUSHING THE COST OF CARE ONTO THE CONSUMER.

The change in the Medicare reimbursement structure will impact you in three areas - hospitals, skilled nursing facilities and home care.

Hospitals - When you arrive at a hospital emergency room, if surgery or a medical procedure is indicated, you will remain in the hospital. Otherwise, you will probably be sent home. And your family will then be responsible for providing needed care. Pressure from Medicare reimbursement will force hospitals to discharge patients faster, even prematurely.

Nursing Homes - The impact on nursing homes will be dramatic. If you are admitted to a nursing home for rehabilitation, it could mean a shorter nursing home stay. Previously, a typical stay for skilled care (rehab) was 21 days. Now it will be 5 to 7 days.

Home Care - The result will be a very large shift to care at home. And, at a time when the need for home care is increasing, Medicare is cutting back its coverage of home health care costs. The result - You will have to pay these costs out-of-pocket. Average costs for home health care can run \$6000 to \$8000 a month. *Long term care insurance can cover these costs.*

More Important Advice

IF you go to a hospital emergency room and IF it is determined that you need care and IF you are moved to a hospital room . . . **You must ask THIS question about your status: Am I admitted or am I here for observation?**

If you are classified as being there for observation, and then need to go to a nursing home, *Medicare will not pay.* You must be admitted to the hospital for at least 3 nights. True story - A woman was in the hospital for 10 days but was never "admitted."

**THE GOOD NEWS:
IF YOU HAVE A LONG TERM CARE POLICY, YOU ARE PROTECTED!**

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