

# Medicare Coverage of Home Health Care

## What is Home Health Care?

Home health care is care you receive in your home to treat an illness or injury. Home health care can be provided to help you recover from a short-term illness or injury, or to help you deal with an ongoing (chronic) illness or injury.

If you qualify for the Medicare home health care benefit, Medicare will cover the following types of care: skilled nursing services and home health services, skilled therapy services, medical social services, medical supplies, and durable medical equipment.

# **Criteria to Qualify for Home Health Care**

You must meet four criteria in order to qualify for Medicare to cover your home health care.

- 1. **You are homebound** Being homebound means that it is extremely difficult for you to leave your home.
- 2. You need skilled care Skilled care is care that must be provided by a skilled nurse or therapist (physical therapist, speech therapist, or occupational therapist\*). Your skilled care need must be intermittent, which means you need care no more than once per day. Help only with personal care (such as bathing, dressing, cooking, etc.) does not qualify as skilled care. However, a home health aide may help you with some personal care if you are also receiving skilled nursing care or skilled therapy services.
- 3. Your doctor certifies that you need home health care Your doctor must sign a home health certification saying that you are homebound, need intermittent skilled care, and have had a face-to-face visit with a health care provider.
- 4. You receive care from a Medicare-certified home health agency If you have Original Medicare, find a certified agency by calling 1-800-Medicare or going to www.Medicare.gov. If you have a Medicare Advantage plan, contact your plan to find out which agencies are in your plan's network.

\*If you only need occupational therapy, you will not qualify for the Medicare home health benefit. However, if you qualify for Medicare coverage of home health care on another basis, you can also get occupational therapy.

## What Home Health Care Covers

#### Services:

Services Medicare covers include:

- Skilled nursing care
- Skilled therapy care from a physical, speech, or occupational therapist
- Home health aide services (if you also need skilled care)
- Medical social services
- Certain medical supplies provided by your home health agency

#### Amount:

Medicare covers skilled care and home health aide services for up to 28 hours per week. In rare cases this can be extended to 35 hours per week. Your care should last for as long as you continue to meet the four criteria for home health care.

### Cost:

- If you have Original Medicare, it will cover the total cost of home health care services.
- If you have Medicare Advantage plan, you may have to pay a copayment and your plan may require you to get prior approval before covering home health services. You will usually pay the least if you get your home health care from an agency that is in-network. Contact your plan if you are unsure how it covers home health care.

# Other Ways to Pay for Home Health Care

Medicare covers a limited amount of home health care, and only covers this care if you meet specific standards. Below is a list of other ways to pay for home health care:

- 1. Medicaid—Medicaid is a state-based insurance program that you may qualify for based on your finances. If you qualify for Medicaid, it may cover additional home health care services for you.
- 2. Local home health assistance programs—Check with your local State Health Insurance Assistance Program (SHIP) to find out if there are any local or county-based programs that you may qualify for to help cover the cost of your home health care.
- 3. Long term care insurance—Long term care insurance often helps cover some or all of the cost of your home health care, depending on what plan you purchase.
- 4. Out-of-pocket—If you can afford to do so, you can pay for additional home health care out-of-pocket. You will most likely have to sign a contract with the home health agency stating that you will be responsible for the full cost of the services you receive.