



## Financial Tips for Long Term Care Coverage- A Useful Tool for Patients/Families

There are many myths about different long term care services and what benefits cover what services here in Georgia. Coverage can vary from state to state. This tool was created to review some of the more common services and provide you with pertinent information on each of them. We hope it is helpful to you!

	Admission Requirements	Traditional Medicare	Medicare Advantage Plans	* Medicaid (Must Apply)	Private Pay/ Supplemental Insurance	Long Term Care Ins.	*Veteran's Non-Service Connected Disability Pension (Must Apply)
<b>Sub-Acute Rehab in Skilled Nursing Home</b> (Short term/Rehab)	Must have had 72 hours of an in-patient admission in a hospital & meets rehabilitation requirements	100% coverage up to first 20* days, then 80% for day 21 up to 100* days <i>*as long as you meet rehab status</i>	Must check with individual plan. Coverage & copay/ day* varies among plans.	Pays for the co-insurance not covered by Medicare &/or Private pay insurance	Check with individual coverage to verify copays Supplemental typically pays only while Medicare pays.	Varies among plans verify your coverage by calling your plan.	Usually unable to count as an unreimbursed medical expense for VA Pension benefits, unless paying private pay and meet all eligibility requirements.
<b>Long Term Skilled Nursing Home</b>	Must meet long term skilled admission requirements & needing 24 hours of nursing supervision &/or continuous custodial care	Does <b>NOT</b> Cover	Does <b>NOT</b> Cover	Pays for on-going care, as long as financial eligibility requirements are met	Most plans will not pay beyond rehab services. Some plans may have extended coverage	Varies among plans. Verify your coverage by calling your plan.	Cost can count as an unreimbursed medical expense for VA pension benefits, if paying private pay and meets all eligibility requirements. <i>*See below pension rates.</i>
<b>Assisted Living (ALC) / Personal Care Home (PCH)</b> provides assistance with bathing, dressing, toileting, grooming, feeding, memory care medication assistance.	Must be able to ambulate (includes propelling wheelchair) & transfer with minimum of 1 person assistance and does not require 24 hour skilled nursing.	Does <b>NOT</b> Cover	Does <b>NOT</b> Cover	<i>Only for PCH who have less than 24 residents AND is a Medicaid provider.</i>	Private Pay is primary paying source.  Supplemental does not cover.	Varies among plans. Verify your coverage by calling your plan.	Cost can count as an unreimbursed medical expense for VA pension benefits, if paying private pay and meets all eligibility requirements. <i>*See below pension rates.</i>

**War Time Dates: WWII 12/7/41 - 12/31/46; Korea 6/27/50 – 1/31/55; Vietnam\* 8/5/64-5/7/75**  
Eligibility Requirements for Honorably discharged War time Veterans &/or Surviving Spouse

### Veteran's Aid & Attendance Pension Benefit

- Veteran must have served 90 active days of duty, with 1 day during war time.
- 65 years or older, or totally disabled
- Meets VA asset limits (Your home, car, pre-paid funeral expenses, do not count as an asset)
- Meets "Countable" Income limits (Countable income can be reduced by unreimbursed medical expenses)

### 2017 Aid & Attendance Pension Rates

Veteran without dependents: up to \$1794.00/month

Veteran & Dependent Spouse: up to \$2127/month

Surviving Spouse: up to \$1153/month

**2016 GA Medicaid Eligibility for Nursing Home (NH)/Community Waiver Programs (CCSP) or Hospice:** (additional eligibility requirements may be required)

Individual Income Limits: \$2199/month

Individual Resource Limits\*\*: Up to \$2000

Couples on Supplemental Security Income or both in **NH/CCSP** Resource Limit\*\*: up to \$3000

Couples with one in **(NH)** & other is **"at home"**. The **"at home" spouse may keep a min. income of \$2980/month and have a Resource Allowance\*\* of \$119,220**

\*\*Some of the assets that are exempted from Resource Limits/Allowance: Equity Value of home, (1) vehicle, & Up to \$10,000 for funeral expenses

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<b>Hospice</b>	Must be diagnosed with a life limiting illness & no longer receiving curative treatments	Covered at 100% under Plan A	Yes	Yes	Yes	Verify your coverage.	Not applicable, in most cases, cost is usually covered by Medicare, Medicaid, other VA benefits, or other insurance coverage
<b>Home Care(Sitters)</b>  Provides sitters/ companions up to 24 hours/day to assist with meal preparations, light housekeeping, transportation, bathing, dressing, medication assistance, grooming, toileting, etc	No specific requirements; Agency would need to verify the care needed to ensure appropriate sitter/companion is assigned. Some agencies do employ RN or LPN to provide higher level of care if necessary	Does Not Cover	Does Not Cover	Community Waiver Programs does not cover 100%. You will pay a portion. # of hours varies according to need. Max # of hours/week is around 30 hours	Private Pay is primary paying source.  Supplemental insurance does not cover.	Varies among plans. Verify your coverage by calling your plan.	Cost can count as an unreimbursed medical expense for VA pension benefits, if paying private pay and meets all eligibility requirements.  **Note: Rent, Mortgage, Food, Utilities, etc do not reduce your countable income through VA pension.
<b>Home Healthcare</b>  Provides a skilled nurse, physical therapist, occupational therapist or some other type of skilled service to come to your home.	Must need a continued skilled care service in home or needs educational training on care. ** typical visits last 1 hour/session. Does not cover on-going custodial care (dressing, toileting, bathing, etc)	Coverage varies according to need. Typically for a short period of time	Coverage varies according to need. Typically for a short period of time	Only pays for those eligible for Community Medicaid. Typically, only pays after Medicare &/or Insurance plans	Private Pay for services not covered by Medicare or other ins. coverage.  Supplemental pays while Medicare pays.	Varies among plans. Verify your coverage.	N/A  Covered by Medicare, Medicaid, supplemental insurance, or other insurance



***Our experienced team of professionals are very familiar with all of the different benefits and services listed above. Please contact us for further information & how these services specifically pertain to you. Our consulting services are "no cost" to patients/families.***

678-300-7058

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