

## Future Planning: Levels of Care

Many people have questions about living arrangements and care options available to people who need structure and support. This table was created to review some of the more common services and provide pertinent information on each of them. There can be exceptions based on individual circumstances, so we encourage all to continue asking questions.

	Admission Requirements	Traditional Medicare	Medicare Advantage Plans	GA Medicaid (Must apply)*	Private Pay/ Supplemental Insurance	Long-term Care Insurance	Veteran's Non-Service Connected Disability Pension**
<b>Sub-Acute Rehab in a Skilled Nursing Facility (short-term rehab)</b>	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 days 21-100 as long as the patient meets sub-acute rehab status.	Must check with individual plans. Coverage and co-pays vary among plans.	Pays for the co-insurance not covered by Medicare &/or private pay insurance.	Check with individual plan to determine coverage and co-pays. Usually supplemental policies only pay when Medicare is paying.	Varies among policies. Verify coverage by calling plan provider.	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 (SNF)</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 ongoing 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 policies. Verify coverage by calling plan provider.	Cost can count as an unreimbursed medical expense for VA pension benefits, if paying private pay and meets all eligibility requirements.

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<b>Assisted Living Facility (ALF)/ Personal Care Home (PCH)</b> Provides assistance with bathing, dressing, toileting, grooming, feeding, memory care & medication management	Must be able to ambulate {includes propelling wheelchair} & transfer with minimum of 1 person assistance and does <b>not</b> require 24 hour skilled nursing.	Does <b>NOT</b> cover.	Does <b>NOT</b> cover.	Only for PCH that have less than 24 residents AND is a Medicaid provider.	Private Pay is the primary paying source. Supplemental does <b>NOT</b> cover.	Varies among policies. Verify coverage by calling plan provider.	Cost can count as an unreimbursed medical expense for VA pension benefits, if paying private pay and meets all eligibility requirements. *See below pension rates.
<b>Hospice</b>	Must be diagnosed with a life limiting illness & no longer receiving curative treatments.	Covered at 100% under Medicare Part A.	Yes	Yes	Yes	Varies among policies. Verify coverage by calling plan provider.	Not applicable, in most cases, cost is usually covered by Medicare, Medicaid, other VA benefits, or other insurance coverage

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<b>Adult Day Programs</b>	Requirements vary by program. Contact programs to determine best fit.	Does <b><u>NOT</u></b> cover.	Does <b><u>NOT</u></b> cover.	Community Waiver program may cover. Speak with waiver program case manager.	Private Pay is the primary paying source. Supplemental does <b><u>NOT</u></b> cover.	Varies among policies. Verify coverage by calling plan provider.	Cost can count as a medical expense for VA pension benefits, if paying private pay and meets all eligibility requirements.
<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 verify the care needed/wanted. Some agencies do employ RN or LPN to provide higher level of care if necessary.	Does <b><u>NOT</u></b> cover.	Does <b><u>NOT</u></b> cover.	Community Waiver Programs does not cover 100%. You will pay a portion. # of hours varies according to need.	Private Pay is the primary paying source. Supplemental does <b><u>NOT</u></b> cover.	Varies among policies. Verify coverage by calling plan provider.	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.

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<b>Home Health Care</b>	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 coverage is approved for only a short period of time.	Coverage varies according to need. Typically coverage is approved for only 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 insurance coverage. Supplemental pays while Medicare pays.	Varies among policies. Verify coverage by calling plan provider.	N/A Covered by Medicare, Medicaid, supplemental insurance, or other insurance

**\*2021 GA Medicaid eligibility for Nursing Home/Community Waiver Programs {CCSP} or Hospice:** (additional eligibility requirements may be required) **Individual Income Limits:** \$2,382 per month **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 \$3,259.50/month and have a Resource Allowance of \$130,380

To apply for Elderly and Disabled Community Waiver Medicaid Programs in Georgia call your local Area Agency on Aging at 866-552-4464.

\*\*To learn more about and apply for VA benefits see <https://benefits.va.gov/BENEFITS/Applying.asp>