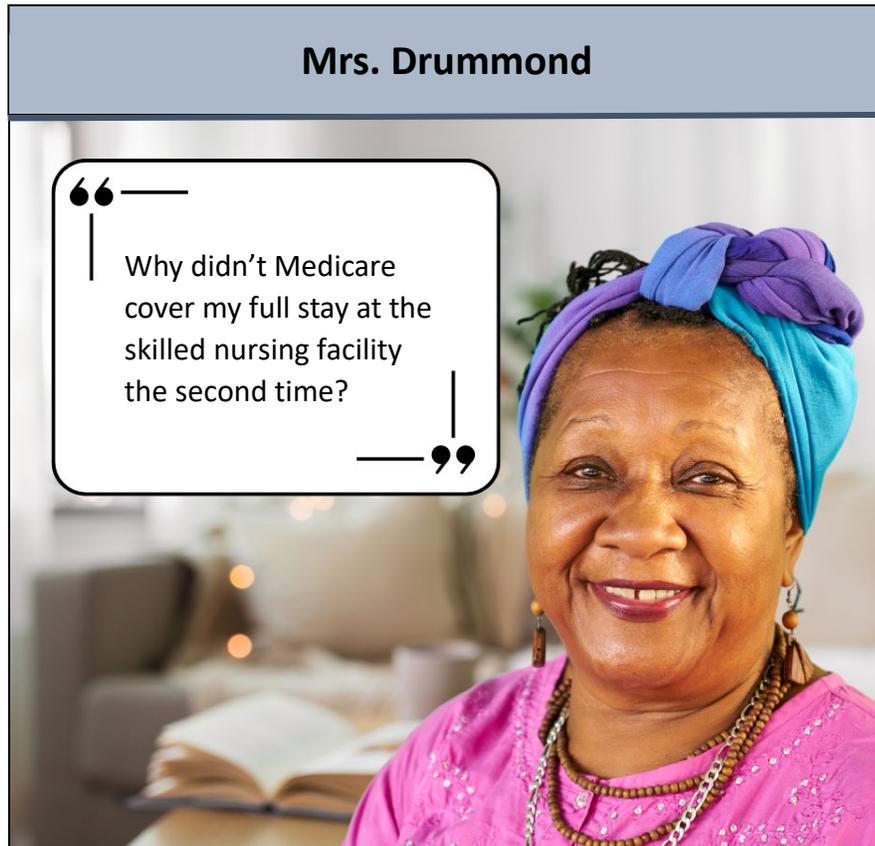


## Scenario Worksheet

### Medicare & Skilled Nursing Facility (SNF) Stays Beyond 100 Days



### Scenario

Mrs. Drummond is 70 and has Original Medicare, which is Part A (Hospital Insurance) and Part B (Medical Insurance). In April, she was admitted to a skilled nursing facility (SNF) following a hospital admission for a stroke. After getting quality care from this SNF for 92 days, she was discharged. Medicare paid its part for her full stay at the SNF.

A month later, Mrs. Drummond fell in her home and broke her hip. She was admitted to the hospital for 4 days and was then discharged to a SNF for therapy for 21 days. After she was discharged from the SNF, Mrs. Drummond got a bill charging her the full amount for 13 of the 21 days she was in the SNF. She wants to know if this is a mistake, because she thought Medicare would pay for her full stay at the SNF, as it did for her first stay.



**4. What are the out-of-pocket costs for Medicare-covered services in SNF care if you have Original Medicare, like Mrs. Drummond?**

**5. How can Mrs. Drummond get help paying for her SNF stay?**

## Scenario Answer Key

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## Q&A

### 1. Will Medicare cover Mrs. Drummond's entire SNF stay for her hip rehab?

No. Medicare won't cover any more days after her 100<sup>th</sup> day in a SNF, since she used the 100 days in her benefit period.

A benefit period is the way Original Medicare measures your use of hospital and SNF services. Your benefit period begins the day you're admitted as an inpatient in a SNF, and it ends when you haven't received any inpatient skilled care in a SNF for 60 days in a row.

Mrs. Drummond wasn't out of the facility for 60 days in a row, and even though she had a hospital stay and a new injury, she'd already used 92 of 100 days of her Medicare-covered days in SNF care. Medicare won't cover the portion of her new stay that extended beyond the 100 total days available in the benefit period.

### 2. What's the criteria for Medicare coverage for SNF care?

- You must have Medicare Part A (Hospital Insurance) and have days left in your benefit period.
- You must have a qualifying hospital stay.
- You need, and your doctor has ordered, inpatient services in a SNF.
- You need and get the required skilled care on a daily basis and the services, as a practical matter, can only be given when you're an inpatient in a SNF.
- You need these skilled services for one of these reasons:
  - An ongoing condition that was also treated during your qualifying 3-day inpatient hospital stay (even if it wasn't the reason you were admitted to the hospital).
  - A new condition that started while you were getting SNF care for the ongoing condition. For example, if you're in a SNF because you have a traumatic brain injury and you then develop another condition that requires intravenous (IV) antibiotic therapy, Medicare may cover therapy services for the IV antibiotic therapy, even if you no longer need therapy for the traumatic brain injury.
- The skilled services must be reasonable and necessary for the diagnosis or treatment of your condition.
- You get these skilled services in a Medicare-certified SNF (including a SNF bed in a hospital with a Medicare "swing bed" agreement, under which the hospital can use its beds, as needed, to provide either acute hospital or SNF-level care).

**3. What happened to Mrs. Drummond's SNF coverage after running out of Medicare-covered days in her benefit period?**

Since Mrs. Drummond returned to a SNF within the same benefit period and ran out of Medicare-covered days, she'll have to pay all costs for the rest of her care.

Once you use 100 days getting care in a SNF, your current benefit period must end before you can renew your SNF benefits. Your benefit period ends:

- When you haven't been in a SNF or a hospital for at least 60 days in a row.
- If you remain in a SNF, when you haven't gotten skilled care there for at least 60 days in a row.

There's no limit to the number of benefit periods you can have. Once a benefit period ends, you must have another 3-day qualifying hospital stay and meet these Medicare requirements before you can get up to another 100 days of SNF benefits.

**4. What are the out-of-pocket costs for Medicare-covered services in SNF care if you have Original Medicare, like Mrs. Drummond?**

In Original Medicare, for each benefit period:

- For days 1–20: You pay nothing for covered services. Medicare pays the full cost.
- For days 21–100: You pay up to \$204 per day for covered services. Medicare pays all but the daily coinsurance.
- For days beyond 100: You pay the full cost for services. Medicare pays nothing.

**5. How can Mrs. Drummond get help paying for her SNF stay?**

Mrs. Drummond might qualify for assistance through the state if she has limited income and resources. She should apply for Medicaid and/or a Medicare Savings Program to see if she qualifies to get help paying her out-of-pocket costs for her SNF care.

She may also get help paying these out-of-pocket costs if she has additional coverage through an employer or union, long-term care insurance, or a Medicare Supplement Insurance (Medigap) policy. Some Medigap policies may pay for SNF stays after a person's benefit period ends.

For the future, she could also explore Medicare's home health benefits through Medicare Part A and Part B. Home health care could allow her to get therapy at her home.

## Resources

For the following Medicare products, visit [Medicare.gov/publications](https://www.medicare.gov/publications):

*Enter the CMS product number and select the desired language.*

- “Medicare Coverage of Skilled Nursing Facility Care” (CMS Product No. 10153)
- “Medicare and Skilled Nursing Facility Benefits: Getting Started” (CMS Product No. 11359)

“Get Help with Costs” (Web page)

[Medicare.gov/basics/costs/help](https://www.medicare.gov/basics/costs/help)

“Home Health Services” (Web page)

[Medicare.gov/coverage/home-health-services](https://www.medicare.gov/coverage/home-health-services)

“Skilled Nursing Facility (SNF) Care” (Web page)

[Medicare.gov/coverage/skilled-nursing-facility-snf-care](https://www.medicare.gov/coverage/skilled-nursing-facility-snf-care)

“Supplements & Other Insurance” (Web page)

[Medicare.gov/supplements-other-insurance](https://www.medicare.gov/supplements-other-insurance)

“Swing Bed Providers” (Web page)

[CMS.gov/medicare/payment/prospective-payment-systems/skilled-nursing-facility-snf/swing-bed-providers](https://www.cms.gov/medicare/payment/prospective-payment-systems/skilled-nursing-facility-snf/swing-bed-providers)

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