

Medicare and Skilled Nursing Facility Care

“Skilled nursing facility” is often shortened to SNF—pronounced like “sniff.” SNF care is post-hospital inpatient care. SNFs can be their own facilities, or they can be part of nursing homes or hospitals.

Who is eligible?

Medicare Part A may cover your SNF stay if all apply to you:

- You were admitted as an inpatient to a hospital for at least three days in a row
- You enter a Medicare-certified SNF within 30 days of leaving the hospital
- You receive care for the same condition that you were treated for during your hospital stay
- You need skilled nursing care seven days per week, or you need skilled therapy services at least five days per week



What SNF care does Medicare cover?

- A semi-private room and meals
- Skilled nursing care by nursing staff
- Therapy, like physical therapy, speech therapy, and occupational therapy
- Medical social services and dietary counseling
- Medications
- Medical equipment and supplies
- Ambulance transportation to the nearest provider of needed services, in some cases

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What will SNF care cost me?



Each benefit period:

- **Days 1-20:** Medicare Part A covers the full cost.
- **Days 21-100:** Medicare Part A covers part of the cost, and you pay a daily coinsurance.
- **Past day 100:** You pay out of pocket.

What's a benefit period? A benefit period begins the day you are admitted to a hospital or SNF as an inpatient. It ends the day you have been out for 60 days in a row. You can again become eligible for Medicare coverage of your SNF care once you've been out of the hospital or SNF for 60 days in a row. You will then be eligible for a new benefit period, including 100 new days of SNF care, after a three-day qualifying inpatient stay.

Where can I get more help?



- Speak to your doctor or hospital discharge planner if you need help finding a Medicare-certified SNF.
- If you have a Medicare Advantage plan, contact the plan to learn which SNFs are in their network. Also ask about the plan's specific costs and coverage rules for inpatient care.
- Contact your local State Health Insurance Assistance Program (SHIP) for help understanding your SNF coverage. Contact information for your local SHIP is on the last page of the document.
- Compare SNF facility quality ratings at the Medicare.gov website:
<https://www.medicare.gov/care-compare/?providerType=NursingHome>

Skilled Nursing Facility Fraud

SNFs are an important part of many patients' recovery after a hospital stay. Unfortunately, some facilities (even some associated with national chains) have taken to fraudulent billing. SNFs can use fraudulent billing practices to make more money than they've earned from Medicare or from the patients themselves.



Look out for the following red flags:

- You see on your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) charges for:
 - Services that were not deemed medically necessary by your doctor
 - Therapy services or visits that were billed to Medicare but were not provided or more therapy than what was provided to you
 - More expensive services than what you were provided
 - Skilled nursing services for dates after you were released from the SNF
- You are forced to remain in a SNF until your Part A benefits have expired even though your condition has improved and you wish to change to home health care services



Contact your **Senior Medicare Patrol (SMP)** to report potential Medicare fraud!

Contact information for your local SMP is on the last page.

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- If you have a Medicare Advantage plan, contact the plan to learn which SNFs are in their network.
- Contact your local State Health Insurance Assistance Program (SHIP) for help understanding your SNF coverage.
- Contact your local Senior Medicare Patrol (SMP) if you have experienced potential Medicare fraud, errors, or abuse.

Local SHIP contact information	Local SMP contact information
Toll-free phone number: 877-839-2675 (To connect with your SHIP, say “Medicare”)	Toll-free phone number: 877-808-2468 (To connect with your SMP, say “Medicare Fraud”)
Online SHIP Locator: www.shiphelp.org Click: 	Online SMP Locator: www.smpresource.org Click: 
SHIP Technical Assistance Center: 877-839-2675 www.shiphelp.org info@shiphelp.org SMP Resource Center: 877-808-2468 www.smpresource.org info@smpresource.org © 2025 Medicare Rights Center www.medicareinteractive.org	
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