

MEDICARE & 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?

You were admitted to a hospital as an inpatient for at least three consecutive days.



You enter a SNF (Medicare-certified) within 30 days of leaving the hospital



You get treatment for the same condition as during your hospital stay.



You require skilled nursing care daily or skilled therapy services at least five days a week.

What SNF care does Medicare cover?

- A semi-private room & meals
- Skilled nursing care by nursing staff
- Physical, speech, and occupational therapy
- Medical social services and dietary counseling
- Medications
- Medical equipment and supplies
- Ambulance transportation to closest needed service providers, in some cases.



What will SNF care cost me?



Days 1-20: Medicare Part A covers the full cost.



Days 21-100: Part A covers some costs, & you pay a daily coinsurance.



Days past 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 qualify for Medicare coverage for SNF care again after being out for 60 days in a row, which initiates a new benefit period, allowing for 100 new days of care after a three-day qualifying inpatient stay.

If you have long-term care insurance, it may cover your SNF stay after your Medicare coverage ends. Check your plan for more details. If your income is low, you may be eligible for Medicaid to cover your care. Contact your local Medicaid office to check eligibility in your state.

Talk to your **doctor** or **hospital discharge planner** if you need help finding a SNF that is Medicare-certified.

If you have a Medicare Advantage plan, contact them to learn about in-network SNFs and the costs and coverage rules for inpatient care.



SHIP
State Health Insurance
Assistance Program

Contact your local **SHIP** for help understanding your SNF coverage.