



Back to Basics: Medicare and Medi-Cal Skilled Nursing Benefits

ADRC Snack & Learn
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Back to Basics

(1.) Medicare

- Social Security
- Parts A & B & D
- 65 plus (unless disabled)
- ESRD (End Stage Renal Disease) requiring dialysis or kidney transplant

(2.) Medi-Cal (also known as Medicaid)

- State specific benefits
- CalOptima for Orange County (COHS)
- Financial qualifications established by Social Services office

(3.) “Dual”

- Have both Medicare & Medi-Cal
- Medi-Cal always payor of last resort



Medicare Part A & B & D

- **Part A Covers**
 - Home health services (only if homebound), Hospice Care, blood, hospital stays, skilled nursing facility
- **Part B Covers**
 - Doctors' services, outpatient care, Home Health Services, durable medical equipment (DME), some preventative services
- **Not Covered by Part A or B**
 - Long term care (custodial)
 - Routine dental care
 - Dentures
 - Cosmetic surgery
 - Acupuncture
 - Hearing aids (exams for fitting hearing aids)
- **D Covers**
 - Drugs/prescriptions



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Medi-Cal

- **Application to Social Services**
 - Determine eligibility
 - "Share of cost" (SOC)
 - Establish aid codes
- **In Orange County – CalOptima**
 - COHS (County Organized Health System)
 - Managed care, includes disabled



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Medicare Coverage for Skilled Care in a Skilled Nursing Facility

- **Must have Part A coverage**
- **Must have 3 day hospital stay**
 - Doesn't include day of discharge
 - Can be waived if enrolled in HMO or SNP program
- **Must be related to reason for hospitalization**
- **100 days/benefit period (spell of care)**

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CalOptima (Medi-Cal) Benefit for Custodial or Long Term Care (LTC) Coverage

- **Pays for Room & Board**
- **If dual coverage then medical care covered by Medicare**
 - Room & Board covered by CalOptima (Medi-Cal)
- **If CalOptima only – medical and Room & Board covered by CalOptima**
- **Use of benefit based on state's Medi-Cal level of care criteria**
 - On-site review done by CalOptima LTC RNs
 - Review chart (physician, nurse and social services documentation) use MDS (CMS mandated tool)
- **Levels of care**
 - Sub-acute (ventilator/non-ventilator)
 - Skilled nursing facility
 - Intermediate Care Facility (ICF)
 - ICF DD/N/H
- * **CalOptima doesn't cover Board & Care or Assisted Living**

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Alternatives

- **Adult day care**
 - Social model programs provide nutrition, recreation, exercise and socialization
 - Medical model programs also provide case management, occupational, speech and physical therapy
 - Medi-Cal benefit in flux
 - For more information, call 800.510.2020

- **In-home care may include homemaker, personal care and paramedical services**
 - Many businesses listed in ADRC directory
 - County of Orange In Home Supportive Services for OC low income residents who are blind, disabled or at least 65 years old and unable to live safely at home without help (medical certification required)
 - To apply, contact County of Orange Social Services Agency at 714.825.3000

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Alternatives

- **MSSP provides social and health care case management and services**
 - Medi-Cal recipient at least 65 years old and at risk of skilled or intermediate care facility placement
 - Services may include adult day and adult day health care, durable medical and non-medical equipment, homemaker and personal care, home delivered meals, respite care, transportation assistance, and minor home repairs
 - For more information, call CalOptima at 714.347.5780

- **Community Care Transitions provides help for consumers wishing to move from SNF back into home/community based setting**
 - Primarily for Medi-Cal beneficiaries
 - Dayle McIntosh Program
 - For more information, call Al Jennings, CCT/MFP Supervisor at 714.621.3300, ext. 347

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Evaluations

- Your feedback is important to us.
- Please complete an evaluation.
- Thank you!

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