

Health Insurance & Medicare – What do they cover?

	1st 90 Days	Next 60	After 90 Days
Skilled Care <i>Medically necessary</i>	Covered	Covered	Not Covered
Intermediate Care <i>Less frequent skilled care</i>	Covered	Not Covered	Not Covered
Custodial Care <i>Help with ADLs or memory</i>	Not Covered		

Most long-term care is **custodial** ... Health Insurance and Medicare **do NOT pay** for custodial care ...
... this is why LTCI is so important!

Medicare Policy New Directions For Health And Long Term Care

Puja Mehta



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