

Here is some great information about nursing home care and medicare for seniors and their caregivers. Siouxland Aging Services is a SHIIP sponsor site and is available to assist beneficiaries in Cherokee, Ida, Monona, Plymouth and Woodbury counties with Medicare questions and issues.

**For more information contact:
SHIIP -- Iowa Insurance Division
515-281-5705**

Will Medicare pay for my nursing home care? Medicare only pays for medically necessary skilled nursing facility care if you meet certain conditions. Medicare and Medicare supplement insurance plans don't pay for other levels of care.

How do I choose a nursing home? Medicare collects information about the quality of care and services provided by nursing homes throughout the United States. It includes information on payment, patient rights and a nursing home checklist which will help you evaluate the nursing homes that you visit. To access this information go to Medicare's website at www.medicare.gov, under "Resource Locator," select "Nursing Homes."

Do I still need a Medicare supplement? You will continue to use Medicare and your Medicare supplement to pay for your health care costs. If you are eligible for Medicaid, generally it is not necessary for you to have a Medicare supplement insurance policy. In some situations eligibility for Medicaid may be for a short period. Under these circumstances Medicare supplement policies have a provision allowing suspension of the policy for up to 24 months. "When Medicaid eligibility ends, the insured must notify the insurance company within 90 days and Medicare supplement benefits shall be automatically reinstated effective the date of the Medicaid loss. If the insured goes back on Medicaid, the Medicare supplement policy can be suspended again," says Kris Gross from the state of Iowa's Senior Health Insurance Information Program (SHIIP).

What are my prescription drug coverage choices in a nursing home? While you are living in a nursing home you can switch Medicare drug plans at any time. You also have an opportunity to switch drug plans when you move into or out of a nursing home. These options do not apply to assisted living or adult living facilities or residential homes. If you are in a skilled nursing facility getting Medicare-covered skilled nursing care, your prescriptions generally will be covered by Medicare Part A.

SHIIP counselors are available across the state to help you compare Medicare Part D drug plans based on the prescriptions you are taking. A comparison of plans can insure that you are enrolled in the plan that provides the best coverage.

If you have questions about Medicare coverage in the nursing home contact SHIIP, a free, confidential service of the state of Iowa. You can call 1-800-351-4664 (TTY1-800-735-2942), go to www.therightcalliowa.gov or e-mail shiip@iid.iowa.gov.