Understanding Medicare

CARE Connection

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What Does Medicare Actually Pay For?

Understanding Medicare & Long-Term Care

Medicare is a health insurance program for people 65 and older, and certain younger people with disabilities. It helps cover many healthcare services—but it doesn't pay for everything.

MEDICARE MAY COVER

Medicare may help pay for these healthcare services when you meet Medicare's coverage requirements.

- **Short-term skilled nursing facility care**
  For a limited time when Medicare's coverage requirements are met.
- **Skilled home health services**
  For eligible, homebound patients. Includes nursing care and some therapies.
- **Physical, occupational and speech therapy**
  When medically necessary and you meet coverage requirements.
- **Hospice care**
  For eligible beneficiaries certified as terminally ill with a life expectancy of six months or less if the illness runs its normal course.
- **Durable medical equipment (DME)**
  Certain equipment and supplies prescribed by your doctor.
- **Hospital and physician services**
  Inpatient and outpatient hospital care, doctor visits and many other medical services.

MEDICARE GENERALLY DOES NOT COVER

These are usually considered custodial care or living expenses.

- **Assisted living room & board**
  Including meals, activities and personal care in an assisted living community.
- **Memory care room & board**
  Specialized memory care communities and their services.
- **Independent living**
  Apartments, cottages and communities for independent older adults.
- **Long-term nursing home care**
  Custodial or long-term care when skilled care is not the primary need.
- **24-hour care at home**
  Ongoing non-medical help and supervision with daily activities.
- **Personal care alone**
  When that is the only care needed—such as help with bathing, dressing or mealss.
- **Routine housekeeping, meals or companionship by itself**
  Help without skilled medical care.

Home Health ≠ Home Care

Medicare may cover qualifying skilled healthcare provided at home by licensed professionals (nursing care, therapy, wound care, etc.).

Medicare generally does NOT pay for ongoing non-medical caregiving, such as help with bathing, dressing, meals, laundry or companionship.

Medicare pays for healthcare—not housing.

It is designed to cover medical care, not the cost of living in a community or long-term custodial care.

Need more help?

See our resource:
Need Help Paying for Care?
Understanding Programs & Resources That May Help.

CareConnectionAZ.org

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Information changes. Always verify current coverage rules with Medicare or your plan. Visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227) for the most up-to-date information.

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