

# Sources of Funding: Public and Private Insurance

	Medicare	Medical Assistance (Minnesota's version of Medicaid)	Private Insurance - Long Term Care
<b>Services Covered</b>	<p>Nursing Home Care Yes</p> <p>Assisted living facilities Yes</p> <p>Home Health Care Yes</p> <p>Hospice/ Respite Care If terminally ill with less than 6 months to live</p> <p>Home Enhancements If Approved</p>	<p>Yes</p> <p>With a Waiver</p> <p>With a Waiver</p> <p>If terminally ill with less than 6 months to live</p> <p>If Approved</p>	<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>If terminally ill/ 20 to 30 respite days a year</p> <p>Yes</p>
<b>Eligibility Qualifiers</b>	<p><b>(1) Consecutive 3 day hospital stay preceding custodial care</b></p> <p><b>(2) Care needed must be skilled nursing or rehabilitation care</b></p> <p><b>(3) Skilled nursing facility must be Medicare certified by Medicare</b></p> <p><b>(4) A Physician must certify the need for skilled care on a daily basis</b></p> <p><b>(5) Condition must be improving</b></p>	<p><b>Category Test</b> - Must need custodial care, be age 65 or older, or blind or physically or mentally disabled</p> <p><b>Income Test</b> - In Minnesota, an individual's total monthly income resources cannot exceed more than 3X the national Supplemental Social Security Disability Income benefit of \$1635 to qualify for nursing home care - Resources are defined as</p> <p><b>Asset Test</b> - If you entered a nursing home after October 1, 1989, your spouse can keep the greater of \$26,898 or one half of all assets owned by you and your spouse up to \$95,100.</p> <ul style="list-style-type: none"> <li>You must spend your share of the assets down to \$3,000.</li> </ul> <p>If your spouse owns assets that are part of your share, they must let you use these assets.</p> <p>After qualifying under the three tests, a recipient is still required to share Medicaid costs by contributing all of his or her total income to the total cost of care. Medicaid picks up the balance. An allowance of \$75 a month for personal care is allowed</p> <p>Though a primary residence may stay in the estate, Medicaid reserves the right to reimbursement from the estate at death.</p> <p><b>Counted assets include:</b></p> <ul style="list-style-type: none"> <li>Cash.</li> <li>Savings accounts.</li> <li>Checking accounts.</li> <li>Certificates of deposit.</li> <li>Stocks and bonds.</li> <li>Savings certificates.</li> <li>Contracts-for-deed for which you hold the title.</li> <li>More than one motor vehicle.</li> <li>Recreational vehicles such as 4-wheelers, snowmobiles, boats/motors/trailers and campers.</li> <li>Land or houses you do not live on or in.</li> </ul> <p><b>Assets that are not counted include:</b></p> <ul style="list-style-type: none"> <li>Your home, if you plan to return or if certain relatives live there.</li> <li>Household and personal goods such as clothing, jewelry, furniture, appliance and tools and equipment used in the home.</li> <li>One motor vehicle under certain conditions.</li> <li>Burial account up to \$1500.</li> <li>Burial space items.</li> <li>Capital and operating assets of a trade or business.</li> </ul>	<p><b>Generally, you must be unable to do at least two of the following without substantial assistance:</b></p> <ol style="list-style-type: none"> <li>Bathing</li> <li>Continence</li> <li>Dressing</li> <li>Toilet Use</li> <li>Transferring</li> <li>Eating</li> </ol>
<b>Duration of Services</b>	100 day maximum for facility care	Lifetime	2 years to lifetime depending on policy
<b>Costs</b>	<p>None - government sponsored program</p> <p>Part A - \$0</p> <p>Part B - \$78.20/month</p> <p>Plus applicable deductibles and copays</p>	<p>None- State government sponsored program. Surrender of total income is required. Reimbursement from estate at death is possible. Allowance of \$75 monthly.</p>	<p>Annual premium payable 10 years - life</p>