Insurance Solutions February Newsletter

A look at some important trends that will affect you

Thoughts on Home Health Care

Now, more than two years into the Covid-19 pandemic, seniors are overwhelmingly choosing home-based care. Nursing home referrals are down 20% across the U.S. Over 80% of physicians now prefer to refer their patients to a home health agency versus a skilled nursing facility.

One of the greatest gaps in Medicare coverage is that it does not help to pay for home-based care unless such care is requested by a physician as medically necessary.

Qualification is not simple - details can be found at https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/Medicare-Home-Health-Benefit-Text-Only.pdf

It is not uncommon to find seniors who only need care workers for about 2 hours every day. Most home care agencies have an established minimum number of hours per day of 2 to 4 hours that one of their licensed caregivers can spend at the home of a client (average hourly rate is ~ $20/hour).

The daily rate for most home care agencies ranges from $200 to about $350 per day. You can find the costs specific to your home area at https://www.seniorcare.com/home-care/resources/home-health-care-costs/

Yes, excellent insurance is available to cover this, and the costs are quite affordable if you choose to purchase this insurance prior to age 75. Monthly costs are shown below:

HOME HEALTH CARE DAILY BENEFIT OPTIONS

ATTAINED AGE*	Option A $150 Daily Max	Option B $300 Daily Max	Option C $450 Daily Max
61 - 64	$19.42	$38.84	$43.44
65 - 70	$22.87	$45.74	$52.55
71 - 75	$31.18	$62.36	$75.27

Care Compare

Shining a light on key markers for nursing home quality, Medicare said recently it is now posting details on staff turnover and weekend nurse coverage on its "Care Compare" website, where families can research a facility.

The move by the Biden administration comes as COVID-19 cases and deaths at nursing homes have risen again, despite extensive efforts to vaccinate residents and staff. Staffing is a critical factor in nursing home quality and safety, but a major upgrade of federal requirements is stuck in Congress, bogged down with the rest of President Joe Biden's sweeping social and climate legislation.

To find the new information, consumers must go to the Care Compare website (https://www.medicare.gov/care-compare). If you allow, it will find your location. Then under Provider Type, choose Nursing Homes. You do not have to enter a facility name, click "Search," and it will show all nursing homes near your location. Then you can view specifics on any of the homes listed… **this is great information!**

Nursing homes succeed or fail based on the quality of personal attention they provide to each individual resident.

Medicare said facilities with lower nurse turnover may have more staff familiar with each resident and may be more quickly able to identify telltale changes in a patient's condition that could signal trouble. For example, the nursing home may be able to put a plan into place to keep a patient who's dragging her feet from falling and suffering a potentially life-changing injury.

Medicare said it's also reporting turnover among administrators because that can affect stability, leadership and day-to-day operations, factors that translate to support for the staffers caring for patients.

Medicare's action drew praise from a nationally known advocate for raising the bar on nursing home quality.

"Workforce is the number one issue facing nursing homes and transparency about staffing is critical to the safety and well-being of residents," said Terry Fulmer, president of the nonprofit John A. Hartford Foundation, which works to improve care for older adults

Just give Bill Clevenger a call at 918-615-8656 for help with these items or other insurance issues that may be troubling you. Also, be sure to visit Bill's website at www.gobillc.com and check out the "**Resources**" tab for some good general information.