



Trusted Senior Home Care

Cincy Senior Corner

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Your Free Monthly Publication



PAYMENT OPTIONS - Non-Skilled Care

At *A Caring Choice, Inc.* we get many calls that include the question "Are your services covered by Medicare?" The following is a brief overview of Medicare, Medicaid, and paying for non-medical "in-home" care services. There may be other ways to pay for in-home care; however, the most common are listed.

Medicare is a federal health insurance program for approximately 45 million elderly and disabled. It is run entirely by the federal government. It provides some payment for hospital stays, rehabilitation, skilled care, drugs, and limited non-medical.

Medicaid pays for health care, among other things, for 56 million poor Americans. The federal government sets broad rules and pays 57% of the Medicaid expenses while states run the program and pay 43% of the expenses.

There are a few ways to pay for non-medical (non-skilled) care.

- Medicare covers a limited amount when the patient has doctor ordered skilled care. It is up to the doctor to determine what non-medical services are essential while the patient's health is improving. These non-medical services must be provided by a Medicare certified company and usually accompany the provided doctor ordered skilled care.
- The Council on Aging (COA) has 2 programs that pay for all or portions of services. Passport is a program funded by Medicaid and ESP is a program funded by a voter approved tax levy. Services are provided by companies that are contracted by the COA.
- The Veteran's Administration has programs for veterans and their spouses. Services that are covered can include: non-medical in-home care, hospice, respite, assisted living, geriatric assessments, and nursing home stays.
- Long Term Care Insurance policies often include provisions for covering portions of care. Each policy must be evaluated to determine the provided coverage
- Private Pay – Out of Pocket

Available Help: If you have questions regarding what type of non-skilled services are available and how to pay for them, call us at 513-574-4148.

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A Caring Choice provides In-Home Care Services to enable Cincinnati's elderly to safely remain in their homes. Services are personalized, affordable, available 7 days per week - 24 hours per day and include: cooking, cleaning, laundry, transportation, personal hygiene assistance, companionship and medication reminders.

A Caring Choice, Inc. - 2010 Cincinnati USA Regional Chamber "Small Business of the Year" Runner Up

Trusted Care for Those You Love: Call (513) 574-4148

More Information: www.acaringchoice.com

Comments: [Contact Us](#)

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