

Financial Guide



Educating Yourself

Understanding Medical Coverage

- If your loved one has a retirement policy, read all of the policy pertaining to chronic/progressive illnesses.
- If your loved one is 65 or over, he/she qualifies for Medicare. This insurance can be supplemented with a “Medigap” policy available through a private insurer.
- If your loved one is disabled, but does not qualify for Social Security, he/she may be eligible to receive a form of Medicare for the disabled.
- If your loved one cannot get insurance and his or her income is low, he/she may qualify for Medicaid a government “safety net” program that pays for medical costs that exceed a person’s ability to pay.



Medicare coverage of Home Care

In order to receive home care under Medicare:

- The patient must be homebound.
- The doctor must certify a plan of care.
- Skilled Nursing care must be needed on an intermittent (not continuous) basis.
- Care cannot exceed 20-35 hours per week.
- Physical, Speech, Occupational Therapy must be provided on a “necessary and reasonable” basis.
- If a person qualifies for home health care, he/she may be eligible for a home health aide to provide some personal care.

Medicaid coverage of Home Care

In order to receive home care under Medicaid:

- You must be both financially and medically eligible.
- The doctor must certify a plan of care.
- The patient must be homebound.
- Care cannot exceed a combined total of 8 hours per day of home health nursing, home health aide, and skilled therapies.
- Various waiver programs exist based on eligibility and determine the amount of services provided.

Private Insurance of Home Care

- Private insurances typically follow Medicare guidelines.
- Home Health Care services must receive authorization prior to services being provided.
- Coverage of services may vary from insurance to insurance.

Private Pay

Our services offer a sliding scale for payment. Based on the number of hours of care you require and your current financial status, we will design a financial plan to assist with your home care services.

Community Resources

Area Office on Aging 419-382-0624

areaofficeonaging.com

Family Services of NW Ohio 419-244-5511

fsno.org

Alzheimer's Association 419-537-1999

alz.org/nwohio

Odyssey Hospice 419-887-6700

odsyhealth.com

VA—Ann Arbor 734-845-3549

annarbor.va.gov

**Cancer Connection
of NW Ohio** 419-725-1100

cancerconnectionofnorthwestohio.com

Mobile Meals 419-255-7806

mobilemeals.org

Hospice of NW Ohio 419-661-4001

hospicenwo.org



Contact us to learn more

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