

Questions to Ask About Medicare Coverage Before Choosing Long-Term Care

Choosing long-term care often means making important financial decisions. Use this checklist when speaking with your doctor, hospital discharge planner, social worker, Medicare representative, home health agency, or hospice provider to better understand what Medicare covers, what it doesn't cover, and what costs you may be responsible for.

Medicare Coverage

- ☐ Will Medicare cover this service or level of care?
- ☐ Which Medicare Part applies (Part A, Part B, Part C, or Part D)?
- ☐ Is prior authorization or physician certification required?
- ☐ What eligibility requirements must be met before Medicare will provide coverage?
- ☐ How long is Medicare expected to cover these services?
- ☐ Will my loved one need to be reassessed to continue receiving benefits?

Type of Care

- ☐ Is this considered **skilled medical care** or **custodial care**?
- ☐ What medical services will Medicare cover?
- ☐ Which services are **not** covered by Medicare?
- ☐ Does my loved one require long-term care or short-term rehabilitation?

Costs and Payment

- ☐ What costs will we be responsible for paying?
- ☐ Will there be deductibles, copayments, or coinsurance?
- ☐ Will a Medigap policy or Medicare Advantage plan help cover these costs?
- ☐ If Medicare does not cover this care, what other payment options are available?
- ☐ Could Medicaid become an option now or in the future?
- ☐ Are Veterans benefits or long-term care insurance available?

Home Health and Community Services

- ☐ Which home health services qualify for Medicare coverage?
- ☐ Does Medicare cover medical equipment or supplies?
- ☐ Are there community programs that may help with long-term care costs?
- ☐ Are there local resources available for family caregivers?

Planning Ahead

- ☐ If my loved one's condition changes, will Medicare coverage also change?
- ☐ What care options should we begin planning for now?
- ☐ Who should we contact if we have additional Medicare questions?
- ☐ What documents should we keep for future care planning?

Notes

Before You Leave Your Appointment

- ☐ I understand what Medicare **will** cover.
- ☐ I understand what Medicare **will not** cover.
- ☐ I know what our expected out-of-pocket costs may be.
- ☐ I understand our next steps.
- ☐ I know who to contact if I have additional questions.