

NEBRASKA SHIP NEWSLETTER

Medicare Coverage Of Care At Home

People with Medicare can receive care at home to address a wide range of health and social services to treat illness or injury. Services may include intermittent skilled nursing care, therapy, certain supplies, certain durable medical equipment, and care provided by a home health aide.

Other services provided in a person's home could also be available. Access to telehealth can provide coverage for hospital and doctors' office visits, preventive screenings, counseling and other services.

Medicare covers home health care if:

- The person is homebound, meaning that it is extremely difficult for the person to leave their home.
- The person needs skilled nursing services on an intermittent basis and/or skilled therapy care.
- The person has a face-to-face meeting with their doctor within the 90-day period before starting home health care or within 30 days after first receiving care.
- The person's doctor signs a home health certification confirming that the individual is homebound and needs skilled care.
- And, care is received from a Medicare-certified home health agency (HHA).

Medicare's home health benefits may be available up to seven days per week for no more than eight hours per day and 28 hours per week. If a person needs additional care, Medicare could provide up to 35 hours per week on a case-by-case basis.

Home health care coverage by Medicare can continue for as long as the individual is homebound and continues to need skilled care. However, the individual's doctor must recertify the plan of care every 60 days.

What about chronic conditions?

If a person meets Medicare's home health eligibility requirements, Medicare should cover the individual's care regardless of whether their condition is temporary or chronic. Medicare covers skilled nursing and therapy services as long as they:

- Help maintain the person's ability to function,
- Help the person regain function, or
- Prevent or slow the worsening of their condition.

Providers may worry that Medicare will not cover skilled home care if the individual is no longer showing signs of improvement. However, Medicare should not deny home care because the person's condition is chronic or unchanging as long as the care is medically necessary.

CALL NEBRASKA SHIP AT 1.800.234.7119

Medicare Coverage Of Care At Home

Medicare's home health benefit does not cover all home care services. Excluded services include:

- 24-hour per day care at home
- Prescription drugs
- Meals delivered to the home
- Custodial care

Terminally ill individuals may get coverage for the above services or items if they elect the hospice benefit. People enrolled in a Medicare Advantage plan may have access to benefits not provided by Original Medicare and should contact their plan for further details. All Medicare Advantage plans must provide at least the same level of home health care coverage as Original Medicare. But these plans could impose different rules, restrictions, and costs.

Avoid home health care fraud.

There are many examples of home health care fraud. They include:

- Being enrolled in home health services by a doctor that is not known.
- Medicare was charged for home health services that were not received.
- Being asked to sign forms verifying that home health services were provided even though none were received.
- Being offered gifts from a home health agency in exchange for Medicare number or other information.

Report suspected fraud to Nebraska SHIP.

Educational Events

Nebraska SHIP hosts a number of Medicare educational events to help people understand their Medicare benefits. Here's a look at what's coming up:

- May 3:
Welcome to Medicare in Holdrege
- May 10:
Medicare Assistance in Alliance
Navigating Medicare.gov in Holdrege
- May 11:
Welcome to Medicare via webinar
- May 18:
Navigating Medicare.gov via webinar
- May 19:
Welcome to Medicare in Scottsbluff
- May 20:
Welcome to Medicare in Beatrice
- May 27:
Navigating Medicare.gov in Beatrice

People with Medicare, their families, and/or friends are welcome to attend or contact Nebraska SHIP to request education for their group or organization. Nebraska SHIP is available through its statewide hotline at 1.800.234.7119 or visit its website at www.doi.nebraska.gov/ship.

CALL NEBRASKA SHIP AT 1.800.234.7119

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UNDERSTANDING Social Media

Protect Yourself While Connecting Online

WHAT IS SOCIAL MEDIA?

- Social Media is online platforms that are designed to help you connect with family, friends and others with shared interests.
- Popular Social Media platforms include Facebook, YouTube, Pinterest, LinkedIn, Instagram and Twitter.
- While Social Media is a great way to make connections, it is also a prime opportunity for scam artists to take advantage of people.

TIPS TO STAY SAFE ON SOCIAL MEDIA:

- **Provide minimal personal information.** Most social media platforms do not require you to share sensitive information like date of birth, location, phone number or travel plans. The less you share, the better your chances of not being scammed.
- **Always remain cautious.** It is a good idea to be skeptical about the content you read and the requests you receive from others. Do not click on links or offers unless they are from trusted sources.
- **Use two-factor authentication.** For most social media platforms this means logging using a mobile phone or receiving a text message. This helps protect your account from being hacked.

Help Prevent Social Media Scams!



Friend Request - If you receive a request from someone you do not know or someone who you are already friends with, be cautious! This may be a fake profile.



Romance Scams - Scammers use fake profiles to gain your trust and make a romantic connection. Then, they share a personal emergency or crisis in order to ask for money.



Quizzes - It is common to see quizzes like "Which celebrity do you look like?" on social media. Once you click on the link, you are giving access to your profile and personal information.

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NEBRASKA
SHIP

Report suspected fraud or scams
to the Nebraska SHIP!

1-800-234-7119

PROTECT Personal Information | **DETECT** Fraud and Scams | **REPORT** Your Concerns

**Find these words related to
Medicare**

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**NEBRASKA
SHIP**

**Contact Nebraska SHIP with questions
about your Medicare benefits.**

1-800-234-7119

Local help for Nebraskans with Medicare.