

Paying for Long Term Care

For most people, finding ways to pay for nursing home care is a major concern because it is so expensive. There are several payment methods to consider.

Medicare

The [Center for Medicare and Medicaid Services](#) (CMS) administers Medicare, the nation's largest health insurance program, which covers approximately 39 million Americans. Medicare provides health insurance to people age 65 and over and those who have permanent kidney failure and certain people with disabilities.

Under certain limited conditions, Medicare will pay some nursing home costs for Medicare beneficiaries who require skilled nursing or rehabilitation services. To be covered, you must receive the services from a Medicare certified skilled nursing home after a qualifying hospital stay. A qualifying hospital stay is the amount of time spent in a hospital just prior to entering a nursing home. This is at least three days. To learn more about Medicare payment for skilled nursing home costs, contact the Medicare Fiscal Intermediary (Blue Cross Blue Shield of NC) or the [Senior Health Insurance Information Program](#) (SHIIP) in NC.

Medicaid

Medicaid is a State and Federal program that will pay most nursing home costs for people with limited income and assets. Eligibility varies. To learn if you are eligible call the local [Department of Social Services](#) (Haywood County, 452-6620).

Medicaid will pay only for nursing home care provided in a facility certified by the government to provide service to Medicaid recipients. For more information about Medicaid payments, contact [Division of Medical Assistance](#) (DMA). [State/County Special Assistance](#) is a program for older or disabled adults who need to live or are currently in an adult care home but cannot afford it, the State/County Special Assistance for Adults Program helps pay room and board. Low income people are eligible if they are over 65 years old, or if they are disabled according to Social Security guidelines and between the age of 18 and 65. Call the local [Department of Social Services](#) (Haywood County, 452-6620) to inquire about this service.

Personal Resources

About half of all nursing home residents pay nursing home costs out of their own savings. After these savings and other resources are spent, many people who stay in nursing homes for long periods eventually become eligible for Medicaid.

Medicare Supplemental Insurance

This is private insurance. It's often called Medigap because it helps pay for gaps in Medicare coverage such as deductibles and co-insurance. Most Medigap plans will help pay for skilled nursing care, but only when that care is covered by Medicare. Some people use employer group health plans or long-term care insurance to help cover nursing home costs.

Long-Term Care Insurance

This is a private policy. Benefits and costs of these plans vary widely. For more information, contact the [National Association of Insurance Commissioners](#) (NAIC). It represents state health insurance regulators and has a free publication called [A Shopper's Guide to Long-Term Care Insurance](#).

Counseling and Assistance

[SHIIP](#) has counselors who might be able to answer your questions about how to pay for nursing home care, the coverage you may already have, or whether there are any government programs that will help with your expenses. The NC Senior Health Insurance Information Program may be reached at 1-800-443-9354 or you may speak to a Haywood County representative at 454-0062.