

	MEDICARE	MEDICAID
<b>What's Covered</b>	<ol style="list-style-type: none"> <li>Care in a hospital.</li> <li>100 days of skilled care in a nursing home. Full coverage first 20 days. You then have a copay for days 21-100. Therapy Services are excluded from Medicare, but covered by most part B carriers.</li> <li>Medically necessary doctor's services.</li> </ol>	<p>WV Medicaid is a comprehensive program that will cover most of the costs of a nursing home stay.</p>
<b>Your Contribution</b>	<p>You are responsible for a “copay,” “deductible” or “premium.”</p> <p>Secondary insurance may cover the cost for which you are responsible.</p>	<p>Depending on your income and assets, your cost will be determined by the local DHHR. DHHR will review the Medicaid Estate Recovery Act passed 3/1995.</p> <p>DHHR is required to recover Medicaid payments made after June 6, 1995, from the estate of anyone 55 years or older.</p>
<b>Who's Eligible</b>	<ul style="list-style-type: none"> <li>Anyone 65 years or older and eligible for Social Security;</li> <li>Anyone receiving Social Security Disability benefits for 24 months; or</li> <li>Anyone eligible for Medicare due to end stage renal disease, requiring regular dialysis or kidney transplant.</li> </ul>	<ul style="list-style-type: none"> <li>Depends on income and assets.</li> <li>Income: Contact DHHR.</li> <li>If you qualify, \$50 per month of your income is protected for your personal use while a patient in the center.</li> <li>Assets: Contact DHHR.</li> <li>Assets NOT counted: <ul style="list-style-type: none"> <li>Your house, IF your spouse, minor child, adult blind or legally disabled child lives there.</li> <li>Your house, IF you have an intent to return home.</li> <li>Household goods.</li> <li>Personal property in your possession while in the center.</li> <li>Money for burial arrangements.</li> </ul> </li> </ul>
<b>Retroactive Coverage</b>	Not applicable	Medical bills you received in the 3 months prior to receiving Medicaid.