



**CARE Patrol**<sup>™</sup>  
Your Partner In Senior Care Solutions



## Senior Care Options with Care and Compassion

# Senior Care Options: Skilled Nursing Facility

From the CarePatrol Educational Series

**More than 1.4 million people live in over 15,500 Medicare- and Medicaid-certified Skilled Nursing Facilities (SNFs) in the United States? A Skilled Nursing Facility (SNF) provides skilled care and/or rehabilitation services 24 hrs a day to individuals who require assistance or need intense medical support.**



### WHO RECEIVES CARE IN A SKILLED NURSING FACILITY?

The majority of residents are the “oldest old,” or age 85 and older, female, and non-Hispanic white and require 24-7 medical care. The typical resident is:

- Female 85 years or older
- Require 24-7 skilled care support
- Most require help with at least one (1) activities of daily living
- Most have chronic conditions like osteoporosis or high blood pressure
- 5 in 10 have Alzheimer’s disease or other dementias
- Average length of stay ranges 15 - 36 days (source: Milliman)

### Services may include:

- Post-hospital and post-surgical care
- Restorative Rehabilitation services (Physical Therapy, Occupational Therapy, Speech Language Pathology, Pulmonary Rehab)
- Wound care
- Medication administration and IV services
- Nutritional Therapy
- Ventilator or tracheostomy care
- Post-Stroke recovery and cardiac care
- Medial Social Services
- Diabetic management
- Incontinence, catheter & colostomy care
- Activities of daily living assistance



### PAYING FOR CARE

The largest number of individuals have Medicaid or Medicare as their primary payer.

**Medicare:** Covers the cost of a skilled nursing facility if a physician has deemed that a patient requires skilled nursing care and services that will help patients meet their health goals. **Note:** There is a three-day inpatient hospital stay requirement for Medicare to cover SNF services.

**Medicaid:** SNF services are mandatory benefits that must be covered by all state Medicaid programs. Requires a person to first use up all their assets or have limited assets, low income, and/or resources in order to qualify.

**Long Term Care Insurance:** Will pay a specified amount for skilled nursing care for a specified number of years in one’s lifetime. It’s designed to help supplement your care and protect your assets by paying for the expenses.

**Private Funds:** Can be helpful if you don’t qualify for or have Medicare, Medicaid, or Long Term Care Insurance. You can pay for costs by using your savings, income from pension plans, investments, and Social Security benefits.

**Considering senior care options? We are your partner in the process. Contact us.**



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