



How to Pay for Home Care

At Cooperative Home Care, Inc., we work very hard to ensure that you have access to every type of funding source before you pay out-of-pocket. We accept any funding including government funding (Medicare, MO Medicaid and VA), insurance (medical, long-term care and worker's compensation), reduced fee programs and self-pay.

We guarantee that we can help you.

Call us at **314-772-8585 (in MO) or 618-394-5681 (in IL)**

Medicare Home Health Care

If you are over 65 or older, you qualify for Medicare. Many people incorrectly think that Medicare will pay for all their health care needs when they are older. This is not true. When it comes to home health care, Medicare will only pay for skilled-type services. These are services that can only be provided by a skilled, licensed clinician like a nurse or a therapist.

If you have been hospitalized, and still have the potential to improve as you are discharged home, your doctor may prescribe a home health care assessment. Many hospitals have their own home care company, but you can choose any company in St. Louis (or the county where you live) as your home care provider. Within a day of returning home, a nurse or physical therapist will come to your home to complete an assessment. This information is submitted to your doctor, and he/she will approve services appropriate for your needs.

If you need nursing care, a nurse may visit you two or three times per week. Your home health care nurse may also educate you or a family member about how you can begin to perform your own nursing care (as appropriate).

Every Medicare approval period, or "episode", lasts up to 30 days and may be renewed if needed. If you get better sooner, or no longer need this specialized assistance, your services will be discontinued.

Aside from hospitalization, other common reasons one begins receiving Medicare home health care is if they have a new diagnosis, or if their condition has suddenly declined. You can ask at any time if you qualify for Medicare home health care services; your doctor will determine if you are eligible, and the services for which you qualify.

Other services available during your episode(s), depending on your health care needs, may be physical therapy visits to help you regain your strength and mobility, and/a social worker to help you access community resources, and/or an occupational therapist to ensure you can perform all your own self-care safely. You may even qualify for a Home Health Aide to help you bathe until you can do so on your own or with help from a trained family member.

None of your clinicians can help you with ongoing safety and supervision because Medicare pays for skilled services only.

Medicare will pay 100% for the services described above if you qualify. If you need medical equipment like a walker to move around safely, Medicare may only pay 80%, so you'll have to pay the remaining 20% out-of-pocket or through a supplemental insurance if you have one.

Medicaid

Unlike Medicare, you must qualify financially for Medicaid. Another way to remember this is that Medicare is a federal program designed primarily for seniors, while Medicaid is managed state by state and is designed for individuals with very low incomes and/or disabilities. First, one must qualify financially, based on monthly income, as an individual or a family. To receive in-home services through Medicaid, one must also qualify by needing assistance with some of their activities of daily living like bathing, dressing, going to the bathroom and/or walking. There is an approval process that takes approximately 30 days from the time you apply for in-home services, until you begin receiving them. Cooperative helps clients who are new to the in-home services program as well as clients who have received these services for many years. If you are receiving Medicaid in-home services and you also qualify for Medicare, then if you are hospitalized you may receive Medicare home health care to help you regain your strength and improve as much as possible before resuming your Medicaid in-home care to maintain your current independence level at home.

VA

The Department of Veterans Affairs pays for two main types of home care. The first is Fee-based services and the second is through the Aide and Attendance pension. If you are a veteran who was active duty status for at least one day during which our country was officially at war, you may qualify for this pension which reimburses you for part of your home care expenses.

Private Health Insurance

Like Medicare, your private health insurance may pay for skilled services prescribed by your physician. If you have insurance *and* Medicare, your insurance must pay before Medicare may pay any remaining portion.

Long-Term Care Insurance

One may elect to enroll as early as when he or she is in their 40s, paying a monthly premium. Policies vary greatly, including the cost of monthly premiums, the amount of paperwork required to access benefits, services offered (including skilled care, assisted living, caregiver visits or a combination). One big challenge is to accurately choose the policy appropriate for your anticipated long-term needs.

Worker's Compensation Insurance

This insurance will pay for most or all medical expenses resulting from a work-related accident or injury.

Reduced Fee Programs

Cooperative Home Care can refer you to Jewish Family & Children's Service for their Reduced Fee Program. Funded through the United Way and available for persons of any religious affiliation, this program helps qualified individuals "pay what they can afford" per hour for home care. One must meet financial and clinical qualifications; occasionally there is a waiting list to enroll.

Self-Pay

After examining every other funding option: Medicare, Medicaid, VA, Medical Insurance, Long-Term Care Insurance, Worker's Compensation and Reduced Fee Programs, clients may pay out-of-pocket for their remaining home care services.

**Cooperative Home Care offers all the above programs.
We can qualify you for every type of home care funding,
before you pay out-of-pocket.**

Call our nurses at **314-772-8585 (in MO) and/or 618-394-5681 (in IL)**
for home care that is specifically tailored to your loved one's needs.
We guarantee we can help you.