



Paying For Long-Term Care

As part of our commitment to providing quality care to everyone who needs it, Wesley Healthcare Center offers several options for paying for long-term care.

MEDICARE

Medicare is a comprehensive health insurance program for persons age 65 and older, persons permanently disabled for at least 24 months, or persons with End-Stage Renal Disease. Under certain limited conditions, Medicare will pay some nursing facility costs for Medicare beneficiaries who require skilled nursing or rehabilitation services, after a qualifying hospital stay.

Wesley Healthcare Center is a Medicare-certified skilled nursing facility. An ongoing comprehensive assessment of each resident is completed to determine if the criteria for Medicare coverage is met. **Not all residents requiring skilled care qualify for Medicare benefits.** Our Admissions Staff or the Director of Nursing can explain Medicare's guidelines if you have further questions.

PRIVATE INSURANCE

As more and more people under the age of 65 come to nursing and rehabilitation centers for post-hospitalization or rehabilitation services, private health insurance or employer group health plans are utilized to cover the costs of services. The criteria and benefits of each plan vary considerably. Wesley Healthcare Center is a provider for many plans. Please contact our Business Office to determine if we are a provider for your specific insurance and to discuss your plan benefits.

PERSONAL RESOURCES

The funds to pay privately often come from personal resources and/or long term care insurance. Nationally, about half of all nursing facility residents pay out of their own savings. Bills are sent directly to residents or a designee monthly, and payment is due on the 5th day of each month. After these savings and other resources are spent, many people who stay in nursing facilities for long periods eventually become eligible for Medicaid.

MEDICAID

Medicaid is a State and Federal program that will pay most nursing home costs for people with limited income and assets. Wesley Healthcare Center is a certified Indiana Medicaid provider. To qualify for this government program, an individual must meet certain guidelines and demonstrate a financial need for assistance.

As a service to our residents and families, our administrative staff will provide you with information about eligibility requirements and the application process. We will also assist you with your Medicaid application, if you need to apply.

MEDICARE SUPPLEMENTAL INSURANCE

This is a private insurance. It's often called Medigap because it helps pay for gaps in Medicare coverage such as deductibles and co-insurances. Most Medigap plans will help pay for skilled care, but only while that care is covered by Medicare.