

Payment Options Chart

A summary of many of the services covered by Medicare, Medicaid, and other government programs

The following chart may not cover every case possible, and should be used as a reference tool for discussing your pay options with a local qualified professional. For Medigap there are 10 "standard" Medigap plans available for individuals to purchase, plus many employers have customized plans for their employees. Please refer to your specific plan when discussing Medigap with providers or advisors. *

| | Medicare | Medicaid | Medigap* | Veteran's Benefits |
|-----------------|---|---|-----------|---|
| Adult Day Care | No | Some states offer Medicaid waivers. | See Above | Some veteran's hospitals offer adult day care. |
| Assisted Living | No | Coverage depends of type of care and length of stay. | See Above | No |
| Care Management | No | Will not cover any private services or consultants. | See Above | Check with Veteran's Administration. Strict financial requirements apply. |
| Home Care | Only part-time or intermittent through certified agencies. | Yes, but length of coverage and type of services vary by state. | See Above | Depends on availability in your area. Check with VA office and hospitals. |
| Hospice | Yes, contingent on doctor's diagnosis of terminal illness and hospice certification. | Yes, contingent on doctor's diagnosis of terminal illness and hospice certification. | See Above | May be offered by some VA hospitals or by VA affiliated home health care. |
| Housekeeping | No | Some states offer waivers for funding limited services. | See Above | Depends on VA home care unit and services in your area. |
| Nursing Home | Pays for 20 days in skilled nursing facility. Requires \$92 per day co-payment after 20 days. All coverage stops after 100 days. Does not cover custodial care. | Covers most costs, but only at facilities offering a lower rate. Choice of facilities is very limited, as are types of care services. | See Above | Some VA facilities offer long-term skilled nursing and intermediate care. Rare instances of custodial care. |
| Support Groups | No | No | See Above | Contact VA hospital or clinic. |
| Transportation | No | No | See Above | Reimbursement for travel to VA medical care. \$18/month maximum. |