

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.