



HOW to get THERAPY IN YOUR HOME:

HOME HEALTH AGENCY: Medicare Part A, and Insurance cover this service

PROS:

- °Provides in-home therapy services
- °Provides services in Assisted Living & Board and Care
- °Provides OT, PT, ST, as well as RN, HHA, & SW
- °Can work with patient's helpers in home -- for more benefit from each therapy visit

CONS:

- °Patient must be homebound
- °Isn't how therapy in Skilled Nursing Facility is provided
- °Has limited coverage period
- °Limited coverage for maintenance therapy
- °Provides coverage on a prescribed schedule

PRIVATE THERAPY: may be covered by LTC insurance

PROS:

- °Provides therapy in your home
- °Provides services in Assisted Living & Board and Care
- °Can be provided in most skilled nursing facilities -- after discharge from rehab
- °Provides therapeutic, palliative & maintenance care
- °Provides services on individual schedule
- °Can provide continuous, ongoing or on-call services
- °Can work with patient's helpers in the home -- for more benefit from each therapy visit
- °Has skills to minimize resistance, make therapy engaging

CONS:

- °Medicare or insurance may not reimburse for all services
- °Long-term care insurance may cover some services

OUT PATIENT THERAPY IN A CLINIC: Medicare Part B and insurance cover this service

PROS:

- °Can provide needed out-of-home experiences
- °Is covered by Medicare and some insurers
- °Provides greater equipment options

CONS:

- °People who are homebound miss out on this benefit
- °Requires co-pay for Medicare or insurance
- °Has yearly Medicare cap on amount of services covered

OUTPATIENT THERAPY via MOBILE CLINIC to YOUR HOME: Medicare Part B and Insurance

PROS:

- °Provides therapy in your home
- °Covers Assisted Living & Board and Care
- °Is covered by Medicare and some insurers
- °Can work with patient's helpers in home -- for more benefit from each therapy visit.

CONS:

- °Has less equipment than regular outpatient therapy -- (focus more upon function in own environment)
- °Requires co-pay for Medicare or insurance
- °Has yearly Medicare cap on amount of services covered
- °Isn't how therapy in Skilled Nursing Facility is provided

Each of the above services has its place, depending upon eligibility criteria, reimbursement requirements, and your individual needs. We can help you determine what therapy setting is best for you. Contact us today.



Additional In Home services described on page 2 (reverse)

HOW to get THERAPY IN YOUR HOME:

PERSONAL CARE IN YOUR HOME – PRIVATELY OR THROUGH AN AGENCY

private pay

PROS:

- °Extends benefits of therapist's instructions UNLESS....
- °Can apply exercises and reminders throughout day
- °Can assist with errands, housecleaning, meals
- °Therapist who work with helpers, save you money
- °Agencies can provide bonded, supervised caregivers
- °Special programs for Medi-Cal and Veterans and LTC

CONS:

- °Personal Care provider meets resistance to doing so
- °May not adapt instruction well to variables like fatigue
- °May not know how to gain quality, upgrading of exercises
- °Quality matters, less expensive may not be better care
- °Check house liability insurance, workers comp and taxes
- °Personal care providers are not covered by Medicare or insurance

HOSPICE and PALLIATIVE CARE PROGRAMS

Fully paid for by Medicare and Insurance

PROS:

- °You stay in your home and all services come to you
- °Hospice is a concept of care to provide comfort not prolonged life
- °If you move to another setting, hospice follows you
- °You can graduate off hospice if you are stable
- °Therapy can assist with safe mobility, showing caregivers safe ways to help you move and exercise, providing equipment recommendations, giving everyone confidence and instructing in non-medical pain management techniques

CONS:

- °Some people avoid hospice, without understanding it
- °Most people don't know that hospice provides grief support, available to family and the community
- °Most people go on hospice too late, days before they die before they or family gain from the benefits
- °Even if you aren't on hospice your providers may already be providing you with palliative care, appropriately, but without the benefits of hospice
- °Therapy visits may not be provided unless you ask, usually 1-2 visits

Each of the above services has its place, depending upon eligibility criteria, reimbursement requirements, and your individual needs. We can help you determine what therapy setting is best for you. Contact us today.



Additional In Home services described on page 1 (reverse)