



Eligibility for Medicare at Sunrise Haven

If you are a resident of the United States, 65 or older, and have paid Social Security payroll taxes for at least 40 quarters, you may be eligible for Medicare benefits at Sunrise Haven.

Medicare has provided guidelines to determine what type of care qualifies for coverage at Religious Nonmedical Health Care Institutions. Sunrise Haven has been entrusted to follow Medicare's guidelines and we conduct regular reviews to assure that the facility is complying.

Medicare has set the following requirements in order for you to be covered by Medicare at Sunrise Haven. You must have a Medicare card; must sign and have notarized a Medicare election form upon admission; and must participate in the discharge evaluation process. In addition, Sunrise Haven's Admissions and Utilization Review Committee (AURC) must determine that your needs are coverable by Medicare.

Medicare is available for Christian Scientists who are having a physical challenge of a critical nature. The level of care needed must require the services of a skilled Christian Science nurse listed in *The Christian Science Journal*. For Medicare to cover your nursing services, you must need skilled assistance in several areas such as personal care, bed care, wound care, mobility, and food needs.

Some situations requiring nursing and performed by a Christian Science nurse, such as comforting and providing a supportive environment, are not coverable by Medicare. The following challenges, in and of themselves, are not coverable: chronic mental confusion, incontinence, fear, inability to remain at home alone, inability to perform the activities of daily living, or use of mobility aids. Care or companionship that could be rendered by a family member, an unskilled caregiver, or a Christian Science nurse who is not *Journal*-listed, is not coverable.

Medicare coverage may cease at any point when: you have made significant progress, you require less assistance, you no longer require the skills of a Christian Science nurse listed in *The Christian Science Journal*, or your care becomes routine in nature (the services rendered are the same each day). Our AURC will periodically review your nursing needs to determine whether or not to continue coverage.

How does Medicare pay?

Similar to an insurance policy, you must pay a deductible. If your nursing need meets Medicare qualifications for coverage, up to 60 days of full coverage may be available. If the nursing needs continue to be coverable beyond 60 days, a daily Medicare co-insurance premium is available for up to 30 additional days.

In addition, Medicare provides 60 Lifetime Reserve days, for one-time use. If your nursing needs continue to meet Medicare requirements after you have used the 60 days of full coverage and the 30 days of co-insurance, you may draw on the "reserve days." A daily co-insurance premium must be paid.

Medicare will send you a notice indicating the services paid and how many of your covered days of service were used.

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How does Sunrise Haven bill?

Sunrise Haven bills Medicare on your behalf. Sunrise Haven bills you directly for the deductible, co-insurance, and items not covered by Medicare.

Medicare will deny claims submitted by Sunrise Haven on your behalf if it is found that you are not eligible for Medicare, or are covered under auto accident insurance, health maintenance organizations, worker's compensation, or other plans and programs that take precedence over Medicare coverage.

You are responsible for all payments due to Sunrise Haven which are not covered by Medicare. In some cases, you (or your power of attorney) can submit claims to your insurance company for reimbursement of the deductible, co-insurance, etc. Feel free to call our business office if you have any questions about how to file an insurance claim.

Rates for 2008

Sunrise Haven's daily rate is \$325.00. In order to use your Medicare benefit, you must pay the Medicare deductible of \$1,024.00. With the exception of the deductible amount, Medicare will cover the daily charge for up to 60 days at Sunrise Haven, as long as you continue to be covered.

After 60 days, Medicare co-insurance is available for up to the next 30 days, as long as you continue to be covered. You will pay \$256.00 per day and Medicare will pay the balance to total the \$325.00 per day rate at Sunrise Haven.

After 90 days, you may draw on your "lifetime reserve" days. Medicare will pay charges above \$496 per day; this is beneficial only if you have appropriate insurance.

Medicare program Parts A & B

There is Hospital Insurance (Part A), and Medical Insurance (Part B). Part A applies to Religious Nonmedical Health Care Institutions (RNHCI's). At Sunrise Haven, Part A pays for Christian Science nursing that meets the requirements for coverage. Part B does not apply to Religious Nonmedical Health Care Institutions because it requires the approval of a physician.

There is no charge to you for Part A coverage. There is a monthly premium for Part B, which is automatically deducted from your Social Security check *unless you request* not to have part B coverage.

How does Medicare coverage work?

- 1) If during the initial 60-day period you improve, you will be discharged from Medicare, but you may remain at the facility. Should your condition change and your nursing needs return to being coverable, the number of Medicare days available will be those you did not use during the initial 60-day period. This applies only if 60 days *have not* passed since you were discharged from Medicare. If 60 days have passed since you were discharged from Medicare, then a new 60-day period of coverage is available.
- 2) If you leave Sunrise Haven for more than 60 days and do not enter a hospital or other medical facility, you may be eligible for a new period of benefits.
- 3) If all covered days are exhausted, you cannot re-qualify at any time for Medicare benefits until the "spell of illness is broken."

Changes in the law

The Social Security laws may be changed at any time, altering the Medicare information listed above.



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