



## Recovery at Home Following a Crisis

Navigating the intricate landscape of our healthcare system has become an increasingly complex challenge for individuals and families alike. In an era where medical advancements are at an all-time high, the intricacies of insurance policies, billing procedures, and healthcare terminology have created a daunting maze, often leaving people feeling lost and overwhelmed.

Understanding one's healthcare rights, deciphering coverage options, and comprehending medical jargon have become formidable tasks, leading to a pressing need for clarity and guidance in this convoluted terrain. In this ever-evolving healthcare landscape, breaking down these complexities and demystifying the system is not just a necessity but a fundamental right.

Join us as we delve into a specific example in which one chooses to recover at home following a hospitalization. We are aiming to shed light on the complexities that make our healthcare system hard to understand, and empowering individuals to make informed decisions about their health and well-being.

### **The Crisis**

Imagine you're a 75-year old male or female who has had a fall that ultimately requires a hip replacement after a fracture. You are also living with Parkinson's disease, and have for about four years. After a successful surgery and a period of time in the hospital, the case manager provides a slew of options as to what comes next in the rehabilitation journey. The only problem, you're not aware any of the services presented, and you've had a hard time connecting with the case manager.

### **The Options**

So what are the options? We believe the options can be divided into two paths, recovery at home or recovery within a facility. For the sake of this article, we are going to imagine you have decided to recover at home. Recovering at home is often chosen by those who feel most comfortable at home, have had a bad experience with a facility in the past, or believe they can handle the recovery without 24/7 support.

When recovering at home there are three conversations that we believe are a must have as one rounds out the recovery process. Each conversation centered around a different topic:

- Home Healthcare
- Supplement Exercise / Physical Activity
- Private Duty Care

## What is Home Healthcare?

Home health care is just as it sounds, it's healthcare at home. It includes services such as:

- Skilled nursing care
- Physical therapy
- Occupational therapy
- Speech-language pathology services
- Medical social services
- Part-time or intermittent home health aide services
- Durable medical equipment (DME) prescribed by the doctor:

## Who is Eligible for HHC?

To be eligible for Medicare-covered home health care, you must meet the following conditions:

- You must be eligible for Medicare Part A (hospital insurance) and/or enrolled in Medicare Part B (medical insurance).

- You must be under the care of a doctor and have a plan of care established by the doctor.
- You must require skilled nursing care on an intermittent basis, physical therapy, speech-language pathology services, or continue to need occupational therapy.

## Who Pays for HHC?

While Medicare covers home health care services, beneficiaries may still be responsible for certain costs:

- Medicare Part A and Part B deductibles and coinsurance apply.
- There is generally no copayment for home health care services if the patient is receiving care under Medicare Part A.

- However, if the patient is receiving care under Medicare Part B, they may need to pay a 20% coinsurance for covered services.
- Coverage Limits: Medicare covers home health care services only if they are medically necessary and ordered by a doctor. Additionally, the patient's condition must meet certain criteria for coverage.

### How Long will HHC Last?

Medicare provides coverage for home health care services on an intermittent basis. This means that the care is provided on specific days and for a limited duration, as determined by the patient's doctor and the approved care plan. Most home health occurrences will last 30 to 60 days but certain cases can allow for a greater coverage duration.



## What is Supplemental Exercise ?

Supplemental exercise would be a service similar to that of us at [LiveWell Health](#). Many, especially those who have utilized home health in the past, choose to utilize supplemental exercise for two main reasons:

- To increase the speed of the recovery process
- To negate the effects that come with a hospitalization

Supplemental exercise sessions are often scheduled on days outside of the home health therapy schedule, ensuring you are not overdoing it on any given day or throughout the week.

## Why is Supplemental Exercise Necessary?

The aftermath of hospitalization often involves a challenging period marked by muscle loss

and reduced cardiorespiratory fitness. Astonishingly, even a seemingly brief 10-day hospital stay can trigger muscle loss of up to 15%, which, when mapped against the backdrop of 'normal aging,' mirrors a staggering regression of six years. Similarly, one's cardiorespiratory capacity can plummet by 16% within the same timeframe, equivalent to a decade of age-related decline.

The extent of these setbacks is tightly intertwined with factors such as the amount of physical therapy received during hospitalization, one's baseline functional level prior to admission, and their age. Each day confined within hospital translates to a full week of recovery time. This means that a mere week-long hospital stay might precipitate a daunting two-month recovery process.

## Who Pays for Supplemental Exercise?

Supplemental exercise, alongside home health, must be paid for out of pocket (private pay). Many often wonder why they cannot go to an outpatient clinic while also under home health. The reason you cannot is the fact that you would be double dipping, receiving both Medicare Part A and B benefits at the same time. Therefore, early in the recovery process, if you are to access supplemental support it must come in the form of a private service.



## What is Private Duty Care?

Private duty care for seniors refers to a type of in-home care that provides personalized and one-on-one assistance to elderly individuals who require help with daily activities, companionship, and other non-medical services. Unlike Medicare-covered home health care, which focuses on medically necessary and skilled services, private duty care focuses on enhancing the overall quality of life for seniors by addressing their non-medical needs and promoting their well-being.

Here are some key aspects of private duty care for seniors:

- Non-Medical Assistance
- Companionship
- Meal Preparation
- Medication Reminders
- House Keeping
- Transportation
- Personalized Care Plans

## Why is PD necessary?

Private duty care is often utilized for those who are struggling with everyday tasks of living following a crisis like we have described here. The care provided is meant to create a sense of ease as you continue through your rehabilitation process. Private duty care is especially important for those who may be living alone, or for those who have a spouse that will not be able to assist with tasks such as bathing, dressing, ambulating and more.

## Who Pays for PD Care?

It's important to note that private duty care is typically not covered by Medicare or most health insurance plans. Seniors and their families are responsible for paying for these services out of pocket. However, some long-term care insurance policies may cover a portion of private duty care costs.

It's recommended to research and choose a reputable home care agency that offers the services and level of care that align with the senior's needs and preferences.

## [Home Care Agencies in Southwest Florida](#)

### To Sum It Up

As you can see, there are a number of questions to be answered, and decisions to be made as one chooses to recover at home. One thing we can encourage you to do should you find yourself in the situation from above, seek help if you feel overwhelmed in any way, shape or form. We are more than happy to share what we've seen in the past or connect you with a [professional advocacy agency](#) who can be there every step of the way.

