



Recovery at a Facility 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 can recover from a facility based on their level of needs 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 chosen a rehabilitation facility. Recovering at a facility is often chosen for those who are unsure of what home life may be like or are in need of additional support.

When recovering within a facility there are a number of options and steps along the path. We are going to break down each an in-patient rehabilitation hospital or facility (IRF) and a skilled nursing facility (SNF).

What is In-Patient Rehabilitation?

An inpatient rehabilitation hospital or facility is a specialized medical facility designed to provide comprehensive and intensive rehabilitation services to individuals who have experienced significant medical events, injuries, surgeries, or conditions that have led to functional limitations and impairments. Unlike a traditional hospital focused primarily on acute medical care, an inpatient rehabilitation hospital focuses on the recovery and restoration of a patient's physical, cognitive, and functional abilities.

Who is Eligible for IRF?

It's important to note that eligibility for admission to an inpatient rehabilitation hospital typically requires a comprehensive assessment by medical professionals to determine the patient's medical stability and potential for rehabilitation progress.

What Services does an IRF Provide?

- **Multidisciplinary Approach:**
Rehab hospitals employ a team of skilled professionals from various disciplines, including physical therapists, occupational therapists, speech-language pathologists, rehabilitation nurses, medical doctors, psychologists, social workers, and more.
- **Intensive Rehabilitation Programs:** Patients in an inpatient rehab hospital receive concentrated and structured rehabilitation programs that often include several hours of therapy per day, depending on their condition and progress. These programs aim to restore mobility, strength, coordination, balance, and other functional abilities.
- **24/7 Medical Care**
- **Personalized Care Plans**
- **State of the Art Equipment and Facilities**

Who Pays for IRF

The payment for a stay at an inpatient rehab hospital can come from various sources, depending on the individual's situation and the specific rehab facility.

- **Health Insurance:** Many individuals use their health insurance coverage to pay for inpatient rehab services. Insurance policies vary, so it's important to check the coverage details, including deductibles, copayments, and the number of days or sessions covered.
- **Medicaid/Medicare:** People who qualify for Medicaid or Medicare may have their inpatient rehab services covered, either partially or in full. These government programs provide health coverage for eligible low-income individuals and seniors, respectively.
- **Out-of-Pocket Payments:** Some individuals or their families may choose to pay for inpatient rehab services out of pocket, especially if they do not have insurance coverage or if the rehab facility of their choice does not accept their insurance.



What is Skilled Nursing?

A skilled nursing facility is a healthcare institution that provides a higher level of medical care and supervision than what is typically offered in assisted living or residential care settings. SNFs are designed to accommodate individuals who require intensive medical attention, rehabilitation services, and assistance with activities of daily living due to various health conditions or recovery needs. They serve as a bridge between hospital care and returning home or to a lower level of care. It's important to note that the term "skilled nursing facility" is often used interchangeably with "nursing home," but SNFs generally provide a higher level of medical and rehabilitation care compared to traditional nursing homes. The choice of a skilled nursing facility depends on the individual's medical needs, rehabilitation goals, and the level of care required.

What Services does a SNF Provide?

- **Medical Care and Supervision:** SNFs offer 24/7 medical care and supervision by registered nurses (RNs) and licensed practical nurses (LPNs). They can manage a range of medical conditions, administer medications, monitor vital signs, and respond to medical emergencies.
- **Rehabilitation Services:** SNFs provide various rehabilitation therapies, including physical therapy, occupational therapy, and speech-language therapy. These services are aimed at helping patients recover functional abilities, such as mobility, strength, coordination, communication, and self-care skills.
- **Post-Hospital Care:** Many individuals are transferred to a skilled nursing facility after being discharged from a hospital, especially if they require continued medical attention,

wound care, or rehabilitation before returning home.

- **Short-Term and Long-Term Care:** SNFs cater to both short-term and long-term care needs. Short-term stays are common for individuals recovering from surgeries, injuries, or acute medical events like strokes. Long-term stays are often for individuals with chronic illnesses, disabilities, or conditions requiring ongoing medical management.
- **Personalized Care Plans**
- **Assistance with Activities of Daily Living**
- **Social Activities**



Who Pays for SNF?

The payment for a stay at a skilled nursing facility (SNF) can come from various sources, including:

- **Medicare:** If the individual meets certain criteria, Medicare may cover a portion of the cost for a limited period of time. Typically, this coverage follows a qualifying hospital stay.
- **Private Health Insurance:** Some private health insurance plans may cover skilled nursing facility care. The coverage and requirements depend on the individual's insurance policy.
- **Long-Term Care Insurance:** Individuals who have long-term care insurance policies might be able to use this coverage for stays in skilled nursing facilities.
- **Out-of-Pocket Payments:** Individuals who do not have insurance coverage or do not qualify for government assistance programs may have to pay for the stay using personal savings or other financial resources.
- **Veterans Benefits:** Veterans and their spouses might be eligible for benefits through the Department of Veterans Affairs, which can help cover the cost of skilled nursing care.



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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 a facility. Those questions arise once more as one transitions from facility to home, whether that is a private residence or a newly rented apartment within a senior living community. If you need answers on the healthcare options once you are home, you'll find useful information [here](#). 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.



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