

# COMPLEXITIES OF SENIOR HEALTHCARE: NEXT STEPS AFTER-HOSPITALIZATION



Leaving the hospital following an illness or surgery marks a significant moment. Yet it can also be a bit confusing, leaving you to wonder, "What's next?" Here are some options to consider to help you transition from hospital to post-hospital care and facilitate a smoother path forward:



## **Inpatient Rehabilitation Facilities (IRFs)**

Inpatient Rehabilitation Facilities (IRFs) provide intensive rehabilitation services for patients requiring daily therapy and medical supervision. These facilities offer comprehensive rehabilitation programs tailored to assist patients in regaining functionality and independence following an illness, surgery, or injury. The duration of stay in IRFs depends on the patient's progress and needs, typically covered by Medicare/insurance.

## **Visiting Nurse Agency/Home Health Care**

Home health care delivers essential medical services within the comfort of your own home. Skilled healthcare services may include skilled nursing, wound care, physical therapy (PT), occupational therapy (OT), or speech therapy, and medication management. Skilled home health is usually a covered insurance benefit if: ordered by a physician, deemed medically necessary,

and you are homebound. Some private insurances may require prior authorization. If home health is the appropriate post-hospital setting, you have the right to be part of the decision as to which agency provides your care.

## **Questions to Ask Your Health Insurer or Health Plan**

When exploring your post-acute care options, consider asking your health insurer or health plan the following questions:

- What is my post-acute care coverage?
- How does my coverage apply to home care?
- What is my coverage for care in a facility?
- Are there any limitations on the facilities I can choose?
- What are the associated costs for these services?
- Are there any restrictions on coverage for this service?
- Are there any limits on the duration for which insurance will pay for this service?

## **Private Home Care**

Private Pay Home Care (or Personal Duty Home Care) provides personalized assistance and support for individuals wishing to stay in their homes while receiving necessary care. Unlike insurance-covered home health care, private pay services are directly paid by the individual or their family. These services include help with activities of daily living (or ADLs) like bathing, dressing, grooming, meal preparation, medication reminders, companionship, and light

housekeeping. While medical insurance typically doesn't cover these visits, long term care insurance may apply.



### Skilled Nursing Facilities (SNFs)

Skilled Nursing Facilities (SNFs), also known as nursing homes, offer round-the-clock medical supervision and assistance with activities of daily living. SNFs provide a wide range of services, including physical therapy, wound care, and medication management. They are particularly suitable for individuals requiring short-term rehabilitation, extended recovery periods, or long-term care. Skilled nursing facilities are covered by insurance if qualifications are met. If a SNF is the right setting, you have the right to be part of the decision regarding to which facility you are referred.

### Hospice Care

Hospice care is a specialized service designed for patients with terminal illnesses, focusing on pain management, symptom control, emotional support, and enhancing the quality of life during the end-of-life journey. Hospice care can be provided in the patient's home via a home healthcare agency, including an assisted living apartment, or in a dedicated hospice

facility or SNF. Typically, hospice care is covered by Medicare/insurance, although Private Home Care services may also be necessary to meet all needs.

### Ask What's Right for You

Navigating the array of post-acute care choices available in Massachusetts is crucial for ensuring a successful transition from the hospital. Patients and their families should carefully evaluate their needs and preferences when making decisions about the type of care that best suits their situation. Consulting with healthcare professionals and conducting thorough research can assist in making informed choices and ensuring the highest quality of care during the recovery process. Remember: each option offers unique benefits, and tailoring your choice to your specific needs is key to a successful recovery.



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