

Tips on Medicare, Skilled Nursing Facilities, and Fraud

The tips below are important information for people who are on Medicare and need to receive care in a skilled nursing facility. Medicare covers skilled nursing facility care when:

- Your doctor orders skilled care for at least 5 days a week, and that care can only be provided in a skilled nursing facility.
- You had a three day inpatient hospital stay before entering the skilled nursing facility (usually within 30 days)
 - The hospital stay must be for the same condition as the skilled nursing services.
 - Hospital stays for “observation” do NOT count as an “inpatient” stay. When you stay in a hospital, ask the hospital if you are an “inpatient” or an “outpatient.”)
- You have Medicare Part A, and you still have days left in your skilled nursing facility “benefit period.” (A benefit period begins the first day you start “inpatient” care - usually your first day in a hospital. The benefit period ends when you have not received any inpatient care for at least 60 days.)

Tips to Avoid Fraud in Skilled Nursing Facilities:

- ★ **If you need skilled care, contact your doctor. Your doctor must order skilled nursing care for you.**
- ★ **Do not sign any forms or paperwork without reading them first. Never sign blank forms.**
- ★ **Ask questions if you do not understand the care that you are receiving. Do not accept “extra” services that you do not need.**
- ★ **Ask for an itemized statement of all of the services you receive while you are in the skilled nursing facility.** Save that statement to compare with any bills from the hospital and with your Medicare Summary Notice or Explanation of Benefits from your insurance plan. Check the statement for services you did not receive or other errors.
- ★ If you have questions or complaints about the quality of care you receive in a skilled nursing facility, contact your local **Long Term Care Ombudsman**. (To find an Ombudsman in Illinois, call the **Illinois Department on Aging Senior Helpline** at **(800)252-8966**.)
- ★ **If you feel that you are being discharged too early, you can appeal.** The skilled nursing facility is required to give you a written notice before you are discharged. If you disagree, you can appeal. (An ‘appeal’ is a request to have Medicare pay for you to stay longer.) To file an appeal, contact your state Quality Improvement Organization (QIO). **In Illinois, the QIO is IFMC-IL: (800)647-8089.**

The Illinois SMP (Senior Medicare Patrol) Program educates consumers about health care fraud, waste, and abuse. If you have questions about a claim on your Medicare Summary Notice or Explanation of Benefits, call the Illinois SMP program at **(800)699-9043**. Information about the Illinois SMP program is also available on our website: www.illinoissmp.org.