

If you have run out of money and insurance coverage, you can apply for Medicaid. Ask the nursing home or your local SRS office for an application. Please complete the application in full and submit it to your local SRS office.

You will be required to provide certain documents so SRS can determine if you are eligible for Medicaid nursing home coverage. Examples of documents you may have to provide;

- Social Security Card
- Birth Certificate
- Medical Insurance Cards
- Bank Statements (CDs, Savings, Checking)
- Real Property (home, farmland, business)
- Life Insurance Policies
- Trusts, Annuities, Stocks, Bonds, IRA
- Funeral Arrangements (Copy of itemized statement of goods & services, Statement of Irrevocability)
- Income (social security, pension, veteran, railroad, civil service, oil royalties, tribal income, wages)
- Other documents as requested

Remember you must pay the nursing home your estimated bill each month while the SRS worker is determining your eligibility for Medicaid nursing home coverage!!!



**Call 1-888-369-4777 for the nearest SRS Service Center or visit**

<http://www.srskansas.org/locations/htm>



# How Do I Pay for My Nursing Home Care?



**Look Inside for Answers**

\*This brochure does not apply to Assisted Living Homes.

If you are in a nursing home, you are responsible for paying your nursing home bill. You can pay the bill from your own funds, or receive help paying a portion of the bill from a long term care insurance policy or government benefits such as Medicare and Medicaid.

Moving into a nursing home can be a difficult and stressful time for you and your family. You are worried about the care you will receive and also how much it will cost. That is why it is important to talk with the nursing home about payment options ahead of time. The Nursing Home representatives can help you anticipate what your nursing home bill will look like, and may be able to help you if you decide to apply for Medicaid.

| How Will You Pay?               | Explanation of Payment Type  | What You May Owe the Nursing Home (amount below may vary from the actual bill) |
|---------------------------------|--|--|
| Private Pay                     | You pay the nursing home from your own funds.  | \$   |
| Long Term Care Insurance Policy | Helps pay all or a portion of your nursing home care   | \$   |
| Medicare                        | Medicare nursing home coverage is very limited and short term for specific conditions only.  | \$   |
| Medicaid                        | <p>Medicaid nursing home coverage is an option when you run out of money or insurance coverage. An application for Medicaid must be submitted to your local *SRS office to begin the process. SRS will decide if you are eligible for the State to help you pay the nursing home bill. The SRS worker will tell you by letter if you are eligible for Medicaid nursing home coverage. The SRS worker will tell you the monthly amount you will owe the nursing home out of your own funds. The Nursing Home will send you a bill for that amount.</p> <p>*The Kansas Department of Social and Rehabilitation Services determines eligibility for Medicaid nursing home coverage.</p> | \$   |

## What is the difference between Medicare and Medicaid?

**Medicare** is health insurance funded by the federal government for those who are age 65 years & older, disabled or have end stage renal disease. Most Medicare recipients have a red, white and blue card.

One of the benefits provided by Medicare is limited nursing home coverage for short term stays. You will still be responsible for paying a portion of your stay.

**Medicaid** is funded by the State and Federal government. A person who has run out of money or has limited income and resources can apply. An individual would need to complete a Medicaid nursing home application and submit it to their local SRS office. Documentation of the person's income and resources (bank accounts, life insurance policies, annuities, trusts, and farmland) will be required.

It may take up to **45 days** for SRS to process the Medicaid application. There are times when it may take longer depending on the situation. It is important to keep in touch with SRS and the nursing home. **You must continue to pay the nursing home during the application process.**

See the other side of this page for more details about applying for Medicaid.