



# Putting the CARE back in Healthcare...

By Nikki Troisi, AristaCare at Whiting

## ***Lorraine B. writes: How do I know if my insurance will be accepted at my rehab of choice?***

Lorraine, this is a very good question as insurance has become extremely confusing. It is important to understand the basics. A majority of senior citizens have Medicare as their primary insurance and will often times have a secondary insurance. If you are someone who has Medicare as their primary insurance, the good news is that all rehab facilities accept Medicare insurance, but Medicare has many rules of its own. In order for Medicare to cover your stay at a subacute rehab facility you must have a hospital stay of (3) nights. Once you have a qualified hospital stay of (3) nights, Medicare will cover up to 100 days of your subacute rehab stay. If your stay is more than 100 days then your secondary insurance will pay a certain amount and you, the patient, will be responsible for the co-pay outlined by your insurance.

If you do not have Medicare it is important to understand that no subacute rehab is the same and insurances may differ from rehab to rehab. It is crucial to inquire about financing/insurance beforehand, because no one wants to wind up with unwanted bills at the end of their stay. When people tour AristaCare we always discuss finances and let families know which insurances we accept which is a whopping list of 28 right now – including Horizon Blue Cross Blue Shield, Aetna, AARP, and Oxford (which not many in the area accept). It is important that you make sure that your rehab of choice participates with your insurance.

If you are looking for long term care placement for a loved one and you are afraid their money will not last, many facilities like AristaCare do accept Medicaid and have a very diligent Social Work team that can help assist in getting you started with the Medicaid application.

I understand that nowadays there is a lot of talk about healthcare, Medicare, and insurances and it is very easy to get confused. I have outlined the very basics, but I am not an insurance expert. If you would like more information about insurance or are getting ready to plan for long term financing, it is always best seek financial advice from a financial planner or visit an elder law attorney for more information.

We always welcome visitors and new faces at AristaCare. Please know that you can pop by anytime to get any of your questions answered. We are always here to help.

If you have a healthcare related question,  
WE'D LOVE TO HEAR FROM YOU. PLEASE WRITE TO:

AristaCare at Whiting  
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