

Hi everyone! Hope all is well. Here is some important information:
Informational Update Vol 17 #8

1. **Medicare's Coverage of Home Health Service** - One of the most important benefits Medicare offers is coverage for Home Health Services. To be clear, I am not talking about home health aide services. In fact, Medicare covers home health aide services only in very rare cases. In most cases, Medicare will cover home health care in your home, provided you follow specific rules.

The Four Major Requirements

♣ You must be under the care of a Medicare doctor or other approved Medicare provider. The provider must certify that you need home health services and that you have an action plan of care.

♣ You must be homebound. For purposes of this benefit, you do not have to be confined 24-7 to your home and never leave it. Medicare will consider you homebound if leaving your home is very taxing, or if you require another person's help, special transportation, or using durable equipment such as a cane, walker, or wheelchair. It is expected that you will leave your home for medical treatment or occasionally for relatively short periods.

♣ You need skilled care intermittently. The care can consist of skilled nursing, physical therapy, speech pathology, or a continuing need for occupational therapy. Skilled nursing may not only be needed for improvement but also to maintain or prevent the deterioration of a person's condition.

♣ You must receive care from a Medicare-certified home health agency. The agency will work with your doctor or other provider to develop an action health care plan and ensure that it is carried out.

What does Medicare cover?

- The various therapies, including physical, occupational, and speech
- Skilled Nursing
- Medical social services
- In rare cases, limited home health aide services when you are receiving home health services
- Certain medical equipment and supplies

What Medicare will not cover

⌘ 24-7 care at home.

⌘ Household chores such as shopping and cooking when unrelated to your medical care

⌘ Personalized care such as bathing, dressing, or using the bathroom when that is the only care that you need

Meal delivery

Medicare provides this benefit to people who are extremely limited due to illness or injury, are homebound, and need medically skilled services. It is not intended to provide a caretaker for routine daily activities.

2. **New Emblem Health APP** - Most CSA retirees have Emblem Health for health insurance. The good news is that this insurance company is offering a new mobile app designed to help you manage your health-related tasks faster and with less effort.

Here's what the app will give you:

- } A health questionnaire that helps you find relevant programs, activities, and wellness content

- } A new home screen that highlights next steps and reminders

- } Easy access to benefits, spending summaries, and claims information.

This app can be used on your phone or tablet. To use the app, you must have a MyEmblemHealth account. If you don't have one, I strongly recommend you open an account either on the app or on your computer. If you are using your computer, go to www.my.emblemhealth.com and follow the prompts.

As I am writing this article, I am using the app. It is easy to navigate and contains a wealth of useful information. If you are having any trouble registering, call Emblem Health at [212-501-4444](tel:212-501-4444).

3. **Question of the Month**

Q. I am on Senior Care and understand there is a current settlement of the \$15 copay appeal in which I will be able to file a claim for all my copays from January 1, 2022 to January 31, 2023. Why aren't the current copays affected by this settlement?

A. First, the current settlement is a PROPOSED SETTLEMENT and must be approved before it goes into effect. Second, the appeal pertains only to the first set of copays. However, the current set of copays has also been appealed and the case is pending

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