Skilled Nursing Care

TRICARE® covers skilled nursing care, but it does not cover custodial care

Knowing the difference between skilled nursing care and custodial care can help you and your family understand which services are covered under your TRICARE benefit.

SKILLED NURSING FACILITIES

A skilled nursing facility (SNF) provides skilled nursing, rehabilitation, or other care, including medication administration. SNFs are not nursing homes or intermediate facilities.

Note: SNF care is **not** available overseas except in U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*).

SNF Admission Criteria

For TRICARE to cover your SNF admission, you must meet all of the following criteria:

- You must be treated in a hospital for at least three consecutive days, not including the day of discharge
- You must be admitted to a SNF within 30 days of your hospital discharge (*with some exceptions*)
- Your doctor's treatment plan must demonstrate your need for skilled nursing services
- The SNF must be a Medicare- and TRICARE-certified provider

Skilled Nursing Coverage

Skilled nursing care must be provided by or under the supervision of a registered nurse for safety reasons, and includes services such as intravenous and intramuscular injections or catheter insertion. TRICARE typically covers the following services:

- Medically necessary skilled nursing care
- Rehabilitative (*physical, occupational, and speech*) therapies
- Room and board
- Prescription drugs
- Laboratory work
- Supplies
- Appliances
- Medical equipment

Although you are responsible for TRICARE cost-shares, the amount you pay varies depending on your eligibility status and TRICARE program option. For more information on costs, visit www.tricare.mil/costs.

Dual-Eligible Beneficiaries

Medicare and TRICARE have the same SNF benefits and reimbursement methods, except TRICARE does not limit the benefit to 100 days. If you are Medicare- **and** TRICARE-eligible (*or if you have TRICARE For Life [TFL], which means you are entitled to Medicare Part A and have Medicare Part B*):

- For days 1–20, Medicare pays 100 percent
- For days 21–100, Medicare covers all costs, except for the required Medicare copayment; TRICARE covers the copayment
- After day 100, TRICARE is the primary payer and you pay the TRICARE cost-shares (*after obtaining a Medicare claim denial*)

Note: TRICARE is the primary payer for SNF care beyond Medicare's 100-day limit as long as the patient continues to require SNF services at the appropriate level and does not have other health insurance. When TRICARE becomes the primary payer on day 101, SNF care requires prior authorization from the TFL contractor, Wisconsin Physician Services, in the United States and U.S. territories or from the TRICARE Overseas Program contractor, International SOS Government Services, Inc., overseas.

CUSTODIAL CARE

Care provided at nursing homes and assisted-living facilities is typically classified as long-term or custodial care and is **not** a TRICARE-covered benefit. All custodial care costs are

*This fact sheet is **not** all-inclusive. For additional information, please visit www.tricare.mil.*

the patient's responsibility unless the patient has long-term care insurance.

Custodial care includes support services for patients with degenerative conditions (*e.g., Parkinson's, stroke*), prolonged illnesses (*e.g., cancer*), or cognitive disorders (*e.g., Alzheimer's*). Custodial care services may be given in nursing homes, assisted-living facilities, adult day-care centers, or in your home. Custodial care includes help with activities of daily living such as:

- Walking
- Personal hygiene
- Sleeping
- Dressing
- Cooking/feeding
- Medication
- Moving from a bed to a chair

Note: Some nursing homes may have both custodial care and skilled nursing sections. TRICARE does not cover care received in custodial sections and covers only the skilled nursing services provided in skilled nursing sections when determined to be medically necessary. If custodial care is provided in conjunction with medically necessary skilled nursing care, TRICARE may cover that care.

DURABLE MEDICAL EQUIPMENT

Durable medical equipment (DME) is used to improve, restore, or maintain function of a body part that is malformed, diseased, or injured. DME is generally covered if prescribed by a physician and if directly related to a medical condition.

DME may be leased or purchased, depending on the cost and length of time the equipment is needed. DME may be cost-shared by TRICARE if it:

- Is medically necessary and appropriate medical care
- Is ordered by a physician for the specific use of the beneficiary
- Can withstand repeated use, is primarily and customarily used to serve a medical purpose and generally is not useful to an individual in the absence of an illness or injury

To obtain DME, you must have a prescription from your physician specifying:

- Your diagnosis
- Type of equipment needed
- Reason it is needed
- Length of time it will be needed

For more information about obtaining DME, visit www.tricare.mil/dmepos or call your regional contractor.

FOR INFORMATION AND ASSISTANCE

TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.hnfs.com	**TRICARE South Region** Humana Military, a division of Humana Government Business 1-800-444-5445 HumanaMilitary.com	**TRICARE West Region** UnitedHealthcare Military & Veterans 1-877-988-WEST (1-877-988-9378) www.uhcmilitarywest.com
TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa[1] +44-20-8762-8384 (*overseas*) 1-877-678-1207 (*stateside*) tricarelon@internationalsos.com	**TOP Regional Call Center—Latin America and Canada**[1] +1-215-942-8393 (*overseas*) 1-877-451-8659 (*stateside*) tricarephl@internationalsos.com	**TOP Regional Call Centers—Pacific**[1] Singapore: +65-6339-2676 (*overseas*) 1-877-678-1208 (*stateside*) sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 (*overseas*) 1-877-678-1209 (*stateside*) sydtricare@internationalsos.com
TRICARE For Life Customer Service (*United States and U.S. territories*) Wisconsin Physicians Service (WPS) 1-866-773-0404 1-866-773-0405 (*TDD/TTY*) www.TRICARE4u.com	**Medicare** 1-800-MEDICARE (1-800-633-4227) www.medicare.gov	**TRICARE Web Site** www.tricare.mil

1. For toll-free contact information, visit www.tricare-overseas.com.

An Important Note About TRICARE Program Information

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. ***Military hospital and clinic guidelines and policies may be different than those outlined in this publication.*** *For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.*

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