

TRICARE News

Options for the Those Who Need Assisted Living

As you or your loved ones age, you may find that getting to doctors' offices is more difficult or more frequent. TRICARE offers several options to help you get the care you need. First, decide which services you need, like whether you need a skilled nursing facility or nursing home. Then you can find out if TRICARE covers those services.

Skilled nursing care is covered by TRICARE in the U.S. and U.S. Territories within skilled nursing facilities (SNF) if you have a hospital stay of three or more days. Remember, you are an outpatient until the doctor formally admits you into the hospital. You become inpatient on the day you're formally admitted to a hospital with a doctor's order. The day of discharge also doesn't count as an inpatient day. The SNF must be a TRICARE participating provider and Medicare-certified.

Services covered in a SNF include: semi-private rooms (a room you share with other patients), meals, skilled nursing care, physical and occupational therapy, speech-language pathology services, medical social services, medications, medical supplies and equipment used in the facility, ambulance transportation (when other transportation is dangerous to your health) to the nearest care not available at the facility, and dietary counseling.

SNF care is different from nursing home care, which is not covered by TRICARE. Nursing homes provide custodial care. Non-skilled, personal care for basic day-to-day tasks. This includes help with eating, dressing, getting in or out of a bed or chair, moving around, and using the bathroom., which is care that helps you with activities such as: bathing, dressing, walking, eating and sleeping. Learn more about this on the TRICARE website.

In either situation, you may need durable medical equipment (DME). DME is equip-

ment that can hold up to repeated use and serves a medical purpose, like oxygen equipment or insulin pumps. TRICARE covers DME when prescribed by a physician to increase your quality of life.

If you can stay home, but still need assistance, you may decide home health care is best for you. Home health care is provided by nurses, nurses' aides, or therapists who come into your home to help you with medication or other services. Physical, speech and occupational therapists can visit to help you function better. Medical social service workers can visit to make sure you receive proper care. Coverage is the same as Medicare for these services.

Hospice care is care for those who are terminally ill. It emphasizes supportive services such as pain control and home care. When you choose hospice care, you've decided that you no longer want care to cure your terminal illness and/or your doctor has determined that efforts to cure your illness aren't working. TRICARE and Medicare both cover hospice care.

The Department of Veterans Affairs pays for long-term care services for service-related disabilities and certain other eligible veterans. They also offer nursing home care and at home care for aging veterans who need long term care.

Remember, long term care is care that you need if you can no longer perform everyday tasks by yourself due to a chronic illness, injury, disability or the aging process. Plan ahead and research long-term care insurance, like the Federal Long Term Care Insurance Program before you need it.