

# Medicare and Private Health Insurance An Information Handout

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*“Federally recognized as a Religious Non-medical Health Care Institution”*

## Medicare and Insurance— “Frequently Unasked Questions”

*Walking down the street, Jesus saw a man blind from birth. His disciples asked, “Rabbi, who sinned: this man or his parents, causing him to be born blind?”*

*Jesus said, “You’re asking the wrong question.”*

(John 9:2,3— from the Eugene Peterson translation, *The Message*)

One can only imagine how Jesus would have responded if the disciples had asked:

*Should we have insurance? Or,  
How much insurance do we need?*

And it certainly wouldn't be appropriate for Wide Horizon to offer blanket answers to those questions. Whether to insure, and to what extent, are very individual matters, and each of us will reach our own conclusions through earnest prayer and listening for divine guidance. Deep prayer often begins with deep questions. A careful examination of Mrs. Eddy's writings uncovers many questions that are actually much more relevant to human affairs than one might assume at first glance. Here are a few such questions. Any one of them would make a great starting-point for deeper prayer on this subject:

• “Do we love our neighbor better because of this asking?” (S&H 9)

• “Is our consciousness in matter or in God? Have we any other consciousness than that of good?” (Mis 179)

• “Are we really grateful for the good already received?” (S&H 3)

• “What is infinite Mind or divine Love?” (S&H 256)

The insight that comes from pondering such questions may, in turn, lead us to ask some more specific, yet spiritually grounded, questions about insurance issues. For instance:

- How can I be most faithful and responsible towards those I love.
- How will having (or not having) insurance affect my thinking?
- Am I as interested in consistently demonstrating reliance on prayer for health and safety as I am in protecting my financial assets?

- Is this decision based on fear that something will happen that is beyond God’s control?
- Is it based on a spiritually grounded desire to express wisdom, humility, intelligence, order in human affairs?
- Do I believe that this policy will keep my family and me safe?
- Am I willing to invest time and thought in deepening my trust in God’s unerring direction and protection?

Part of the joy of practicing Christian Science is learning to ask, and find answers to, the “frequently unasked questions.”

## Medicare—The Basics

### WHAT IS MEDICARE?

Medicare is a federal government program designed to assist individuals in paying health care bills associated with a short-term challenge of a sudden and acute nature.

### WHAT IS MEDICARE PART A & PART B?

Part A is called “Hospital Insurance” and covers room, board, nursing care and supplies in either a hospital or nursing home. Wide Horizon is considered a hospital for the purposes of Medicare Part A coverage.

Part B is called “Medical Insurance” and can only be used on the recommendation of a physician. This would cover various medical procedures and equipment. It would never be used at Wide Horizon as we have no medical physicians. (We can provide the rental of a wheelchair, walker, commode chair, or the like if needed.)

There is no charge for Part A coverage. There is a monthly premium for Part B coverage that is automatically deducted from your Social Security check, unless specifically declined in writing.

### WHO MAY UTILIZE MEDICARE BENEFITS?

A person must be 65 years old and sign up for Medicare at a Social Security office. At this time Social Security will issue a Medicare card. Additionally a person’s condition must be Medicare eligible.

### WHAT CONDITIONS ARE ELIGIBLE FOR MEDICARE REIMBURSEMENT?

The nature of the care must require the services of a skilled nurse. For Medicare purposes this means the care requires the judgment, skill, oversight, observation, or direct care of a *Journal*-listed Christian Science nurse.

The patient must require skilled care in at least one of the following areas:

- Full care in bed
- The dressing and bandaging of a wound
- The full assistance of one or more nurses to walk
- Assistance to ensure proper and adequate nourishment.

Normally a medical diagnosis is needed to confirm eligibility. There is a special provision in the Medicare law, however, that allows an individual to utilize his or her Medicare benefits at a Religious Non-Medical Health Care Institution (Wide Horizon is under this classification) without a medical diagnosis.

### WHAT CONDITIONS ARE *NOT* ELIGIBLE FOR MEDICARE REIMBURSEMENT?

There are circumstances that warrant nursing assistance, but which, in and of themselves, are not eligible for Medicare reimbursement. Some of these include, but are not limited to, an inability to remain at home alone, anxiety or depression, incontinence, and mental confusion.

Christian Science nurses may lovingly and skillfully care for these needs, but the cost is not reimbursable by Medicare.

### **WHAT CHARGES DOES MEDICARE REIMBURSE?**

Medicare will reimburse charges depending on eligibility for:

- Necessary nursing services
- Room and Board
- Some nursing supplies

Medicare will not reimburse charges for:

- Practitioner fees
- Telephone
- Hairdresser or other personal needs
- Rest and Study visits
- Private duty nurses

## **Medicare—Enrollment**

The age at which one qualifies for full retirement benefits for Social Security is gradually being raised to 67. Medicare eligibility, however, remains at age 65.

Social Security advises that you contact them three months before reaching your 65th birthday to enroll for Medicare Parts A and/or B and it will be effective as of the first day of the month of your 65th birthday.

When you enroll in Part A, you are automatically enrolled in Part B unless you specifically decline it.

You can enroll in Part A for up to 6 months after turning 65, and the enrollment is retroactive to the beginning of your eligibility month.

You can enroll in Part B for up to three months after eligibility. However, if you wait until the month you turn 65, or later, to enroll, enrollment will not take effect immediately, and the delays increase the longer you wait. As an example, if you're eligible in April (age 65), you should enroll in January - March to have coverage begin in April. Every month of delay in enrollment will delay the coverage month start date. In addition, if you miss this first enrollment period, you have to wait until the next January to enroll, and coverage will not begin until the following July.

### **A few things to consider about accepting or declining Part B coverage:**

1) Part A is called "Hospital Insurance" and covers room, board, nursing care, and supplies in either a hospital or nursing home. Part A is used at Wide Horizon. Part B is called "Medical Insurance" and can only be used on the recommendation of a physician. This would cover various medical procedures and equipment such as the setting of bones, ambulance to a medical hospital, rental or purchase of wheelchairs, walker, etc, with the approval of a physician.

2) If you plan to purchase a Medigap or Medicare Supplement Insurance Plan, these would require Part B coverage.

3) If at any time in the future you decided to enroll in Part B coverage, there is a permanent 10% surcharge added onto the premium for every 12 months that you could have been, but were not, enrolled in this program. (There is no penalty if you have been covered by an employer health plan during the time that you would otherwise have been eligible.)

### **\*Medicare—The Election Form\***

**Need to Sign Election Form.** In order to utilize Medicare benefits at Wide Horizon, a patient needs to sign an election form stating

that the signer desires to use their Medicare benefits at a Religious Non-Medical Health Care Institution. These forms are available upon admission at Wide Horizon.

**Patient Himself Must Sign Form.** The form must be signed either by the patient, a legal guardian, or someone designated as a power of attorney. If a patient is unable to sign for himself and there is no one legally designated to do so, Medicare will not reimburse any amount of the bill. A spouse or child is not eligible to sign this form unless designated as a power of attorney.

**Can't Switch Back and Forth Between Christian Science Care and Medical Care.**

Once this election is signed, the Medicare law expects that this decision will remain in effect. The law is written so that once a person elects to use Medicare benefits at a Religious Non-Medical Health Care Institution they will not switch back and forth between this care and medical care. If Medicare benefits are used for *any medical purpose* (such as obtaining a wheelchair, removal of a cast, etc.) the CS care election is automatically revoked.

**Provision for One Accidental Revocation.**

If a person inadvertently uses Medicare benefits for a medical purpose and the election is revoked, he can return to CS care and sign a new election form. If this should happen a second time, he would need to wait a full year before using Medicare benefits at a Christian Science care facility. If a third revocation occurs, there is a five-year waiting period.

**Medicare Card Covers.** Wide Horizon provides Medicare card covers that act as a reminder not to use the card for any other purpose once an election form has been signed.

**“The human footsteps are essential to the Christian Scientist, but they are not**

**taken in matter. They are the advancing steps in the spiritualization of individual consciousness, and they have their manifestation in improved spiritual understanding, therefore in improved experience.”**

“The Human Footsteps” by George Channing, *The Christian Science Journal*, December 1949

**Medicare—How Long Does Coverage Last?**

It is important to remember that if the healing is accomplished in two or three days, that's how long the coverage will last. We never expect to need extended care because we expect quick and complete healing. But if the healing progresses more gradually, there are limits to how long Medicare coverage is available.

**THE INITIAL PERIOD  
(First 60 Days)**

The patient is responsible for the first \$1132 (2011) of the charges that appear on the first bill. Medicare will reimburse all remaining charges for room, board, nursing care, and supplies for a period up to 60 days.

**THE CO-INSURANCE PERIOD  
(Next 30 Days)**

Medicare Part A Hospital Benefits will continue to reimburse some charges for an additional 30 days. During this period, the patient is responsible for a daily deductible of \$283 per day (2011). Medicare will pay the rest of the eligible daily charges.

**THE LIFETIME RESERVE  
(Additional 60 Days Possible)**

The Lifetime Reserve option can be utilized only once in a lifetime. If a person has used 90 days of coverage and is still eligible for Medicare reimbursement, he or she can elect to use the Lifetime Reserve. There is a daily deductible of \$566 per day (2011). Currently the daily rate at Wide Horizon for this care is \$420 per day, so Medicare would only reimburse if charges for supplies or additional nursing minutes caused the bill to exceed this amount.

### **CAN THESE BENEFITS BE USED MORE THAN ONCE?**

If a person has returned home after a Medicare covered stay at a Christian Science nursing facility, the individual can be readmitted under Medicare if the CS nursing care is Medicare eligible.

- When the patient has been home less than 60 days, the new admission is treated as a continuation of the previous stay, and the above day count is resumed where it left off. (The initial deductible does not need to be paid again.)
- If the patient has been home more than 60 days and a new need arises, the patient can be readmitted and the reimbursement provisions are applied freshly. (The initial deductible is paid again for this fresh benefit period.)

### **What is MEDICAID?**

MEDICAID is a federally funded yet state-run medical assistance program for individuals, usually so-called seniors, who no longer have enough assets or any health insurance to cover the cost of their nursing or long-term care needs. Wide Horizon is not a Medicaid facility.

**“Shall we have a practical, spiritual Christianity, with its healing power, or shall we**

**have material medicine and superficial religion? The advancing hope of the race, craving health and holiness, halts for a reply; and the reappearing Christ, whose life-giving understanding Christian Science imparts, must answer the constant inquiry: "Art thou he that should come?"**

*No and Yes, Mary Baker Eddy*

### **Health Insurance—The Basics**

Wide Horizon doesn't give advice concerning health insurance coverage. We do not advocate for or against individuals purchasing insurance policies. Whether to insure, and to what extent, are very individual matters, and you should reach your own conclusions through earnest prayer and listening for divine guidance. We are not experts in this field. The options are constantly changing and, since insurance laws are governed by the state, there are different options available in each state of our field. We can, however, offer some questions and considerations that might be helpful as you are either researching a new policy or asking questions about your present policy.

### **Four Most Important Questions Christian Scientists must ask:**

1. Will this policy cover the services of Christian Science practitioners? (Must be stated in writing in either the policy itself or in a rider to the policy.)
2. Will this policy cover nursing care in a Christian Science nursing facility? (Stated in writing.)

3. Will this policy cover the services of a Christian Science nurse in my home? (Stated in writing.)

4. Do I need to see a physician and have a diagnosis before this policy will pay benefits? (Many Long Term Care policies, especially those whose premiums are tax deductible—so called “tax qualified” policies—require this.)

### **We will discuss two basic types of insurance policies:**

There are Medigap (Medicare Supplement) policies and Long Term Care policies. Long Term Care policies are generally divided into two categories: “tax qualified” (premiums are tax deductible) and “non-tax qualified” (premiums are not tax deductible.)

Medigap policies generally base their benefits upon whether a person qualifies for Medicare or not. If the care qualifies, then the insurance policy will generally pay for nursing charges that Medicare doesn’t cover (deductibles, etc.) Some policies stop paying any benefits once Medicare stops paying benefits, others continue to pay for some specific time period beyond Medicare coverage, as long as the care remains Medicare eligible.

Long Term Care policies are generally divided into two categories. The “tax qualified” policies often require a physician to proclaim that a patient will be disabled for at least 90 days before benefits will be paid. Payment of benefits for a “non-tax qualified” policy is generally based upon a person’s inability to perform certain functions of daily living, as evaluated by a social worker or the facility providing the care.

### **Other questions to ask:**

Once an individual determines that a policy will cover Christian Science nursing, he/she

must determine how much coverage is desired. These are a few of the many variables involved in this decision:

1. What type of coverage is desired? Some policies cover only “intensive care,” while others include coverage for “custodial nursing care” (often referred to as “long term care”).

2. What day after admission does the policy become effective?

3. How does the daily benefit compare to current rates?

4. Does the policy cover the patient’s portion of Medicare charges?

5. How long does the benefit period last?

6. Will premiums for the policy increase periodically over time? Or if premiums remain consistent, will benefits reduce at a certain age?

7. How soon after the purchase of a policy are benefits available?

8. Does the policy require a physical exam prior to enrolling?

### **Accreditation:**

Many policies specify that the Christian Science nursing care be delivered at an accredited Christian Science nursing facility, and specify the accrediting body. Wide Horizon is accredited by “The Organization for Accreditation of Christian Science Care Facilities.” Older policies may specify The Mother Church as the accrediting body; such policies should be updated because The Mother Church no longer accredits facilities.

In years past we visited different locations to share our presentation about Wide Horizon with churches in our field, including Kansas, Montana, New Mexico, and Wyoming as well as throughout Colorado. We value these opportunities to meet with you and

talk about Wide Horizon. We have committed ourselves to establish a firm financial foundation for Wide Horizon, to ensure its continuing operations for many years to come. Won't you join us in this work? Because we make every effort to keep our rates as affordable as possible, we rely upon the contributions of friends to underwrite the cost of nursing care. Patient fees cover only half the cost of that care, so all our patients, including those who pay their bill in full, are effectively receiving some financial assistance. In addition, we provide substantial amounts of benevolence every month to patients.

**Your contributions can include:**

- Regular monthly donations by credit card.
- Regular or one-time donations by credit card or check.
- Appreciated assets such as stocks, bonds, life insurance policies, IRAs and other retirement accounts, etc.
- Personal property such as real estate, cars, etc.
- Naming of Wide Horizon in your will.

Won't you take a moment and send us a tax-deductible gift? All donations are vital to our continued operations. If you wish to discuss anything concerning a donation, please call D. Brian Boettiger, Executive Director, at 303-424-4445, ext. 3040. We thank you in advance for your love, support and generosity.

**“What turns Scriptural assurance into sound reliable insurance that protects us is the effort we put into Christianly scientific prayer, prayer that lifts truth off the page and into our hearts and lives...the more receptive to divine care we become, and the more we live in harmony with divine law, the more we're able to demonstrate genuine safety and health. And the more confidence we gain in a future that corresponds with omnipotent good. These are Spirit's “insurance benefits.”** (“How is your health insurance?” James R. Corbett, *Christian Science Sentinel*, August 17, 1992)

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