

INSURANCE, MEDICARE, CHRISTIAN SCIENCE NURSING CARE FACILITIES AND YOU

Ultimate solutions for health care needs are obviously not found in private insurance or Medicare; but they may provide a practical way of financing a patient's stay at Christian Science care facilities. Our Leader in Science, Mary Baker Eddy, has this admonition from *Science and Health with Key to the Scriptures*: (p. 69) "The scientific fact that man and the universe are evolved from Spirit, and so are spiritual, is as fixed in divine Science as is the proof that mortals gain the sense of health only as they loose the sense of sin and disease."

PRIVATE INSURANCE

Christian Science Nursing Care Coverage

For those already paying for insurance coverage, or those considering insurance, there are steps an individual can take to ensure a particular policy will cover Christian Science nursing.

1. Is Christian Science mentioned in the contract?

Some policies are developed specifically for Christian Science nursing care coverage. Other policies may cover both medical and Christian Science nursing. You can usually determine whether a policy covers Christian Science practitioners and facilities by looking in the definition section. For example, a Christian Science facility would be mentioned in the definition of "hospital." Those covered by an employer group plan should review the plan occasionally to see that coverage continues from one contract period to another.

2. Does the policy include a Christian Science rider?

Many policies are written for the general public, and some insurance companies will adapt such policies for Christian Science nursing care by issuing a rider. A rider is simply a page added to the policy that states that coverage will apply to a Christian Science nursing care facility (and in some cases, a Christian Science practitioner) even though the original plan does not specifically state this.

Dimensions of coverage

Once an individual determines that a policy will cover Christian Science nursing care, he/she must determine how much coverage is desired. An appropriate policy may depend upon numerous factors including:

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. Is a physical examination required before the policy becomes active?
8. How soon after the purchase of a policy are benefits available?

These are just some of the things to think about as you consider purchasing or changing an insurance policy. Christian Science nursing care facilities are not accredited by The Mother Church. Presently their accrediting

bodies are “The Commission for Accreditation of Christian Science Nursing Organizations/Facilities” and “The Organization for Accreditation of Christian Science Care Facilities.” Medicare recognizes this accreditation, as noted in its information booklet. Daily room and board rates are based on the level of Christian Science nursing care provided. Nursing supplies and telephone charges are not included in the rate. Rest & Study is not covered by insurance policies.

Please note, that while we do not process general insurance claims, we are happy to provide supportive letters confirming dates of occupancy and type of care given.

MEDICARE

Calls to the Social Security office may not always give an accurate description of Medicare benefits. Medicare coverage at a Christian Science facility is handled differently than at medical facilities.

There are different parts to the Medicare program: Hospital Insurance (Part A), Medical Insurance (Part B), Prescription Drug Coverage (Part D). Please note that Part A is the only one provided at Christian Science care facilities.

PART A covers most of the costs of a qualified patient’s stay at a Christian Science nursing care facility (room, meals, nursing care and some nursing supplies). No deduction is made from an individual’s Social Security check for Part “A” coverage, but individuals do have to apply for a Medicare identification number at the Social Security office. This number is needed for Christian Science care facilities to process Medicare claims. If you are working beyond age 65, Medicare will become a secondary payer of an insurance claim if you are covered by an employer’s group policy.

PART B covers medical and doctor expenses only, and a deduction is made from an individual’s Social Security check to help pay for this coverage. Part B does not cover services provided at a Christian Science care facility. Part B is entirely voluntary; however, please note that the monthly deduction from Social Security checks will be made automatically unless you write requesting not to have Part B coverage.

If you wish to purchase a Medicare supplement insurance policy, it is usually required that you have Part B Medicare. You may enroll in Part B Medicare after your 65th birthday by paying all the back payments for each year since your 65th birthday. The Social Security Administration telephone number is 1-800-772-1213.

Expenses not covered by Medicare include phone charges, personal incidentals (dry cleaning, toothpaste, etc.), treatments by a Christian Science practitioner, charges for home nursing, and custodial type care.

A Christian Science care facility is allowed to provide a qualified individual with up to 90 days of Medicare Part A coverage. Each year the federal government establishes the charges to the patient for each phase of Medicare coverage. In 2013, the *individual* qualifying for Medicare coverage pays the \$1,184 deductible for the first 60 days of coverage. For days 61-90, the *individual* pays a co-insurance amount of \$296/day. Again, these dollar amounts tend to change each calendar year. In addition, Medicare provides a certain number of “reserve days” where the individual would pay a co-insurance amount of \$592/day. The use of these days

may have an important impact on your insurance coverage. Please make sure you are clear on whether it is necessary to use reserve days before qualifying for certain types of insurance coverage.

Some special notes regarding Medicare:

- While a Christian Science care facility does not process general insurance claims, we *do* take care of billing Medicare.
- Because a Christian Science care facility provides the “Hospital” portion of Medicare coverage, it is *not* necessary for an individual to spend 3 days in a medical hospital to begin Medicare coverage. (This 3-days stay is mentioned in information you may get from the Social Security office regarding Medicare).
- **Qualification for Medicare coverage is not automatic at Christian Science nursing care facilities. The Utilization Review Committee (URC) must establish that the patient’s condition or care needs fit within the parameters given by Medicare. Also, the URC will regularly review the CS nursing needs to determine if one continues to be eligible for Medicare benefits.**
- Under Medicare or federal designation, a Christian Science nursing care facility is termed a "religious non-medical healthcare institution” (RNHCI). Federal law allows other religious organizations that meet the same standards to participate and be funded as RNHCIs.

Medicare Supplemental Policies

Generally, Medicare Supplemental policies will reimburse you for the deductible (\$1,184 in 2013) and co-insurance costs (\$296 - \$592/day in 2013), and depending on the type of policy you have.

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A Christian Science Nursing Care Facility for Sincere Seekers of Truth

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