

## **Medicare Minute Script – December 2025**

### **Medicare and Skilled Nursing Facility Care**

Skilled nursing facility is often shortened to SNF. SNF care is post-hospital care. SNFs can be their own facilities, or they can be part of nursing homes or hospitals. Let's learn about how Medicare covers SNF care.

#### **Point 1: Understand who qualifies for Medicare-covered SNF care.**

Medicare Part A may cover your SNF stay if:

- You were admitted as an inpatient to a hospital for at least three days in a row.
- You enter a Medicare-certified SNF within 30 days of leaving the hospital.
- You receive care for the same condition that you were treated for during your hospital stay.
- And finally, you need skilled nursing care seven days per week. Or, you need skilled therapy services at least five days per week.

If you meet the requirements, Part A should cover your SNF care to improve your condition, maintain your ability to function, or to prevent your health from getting worse. Note that the day you become an inpatient counts toward your three-day inpatient stay to qualify for Medicare-covered SNF care. However, the day you are discharged from the hospital does not count toward your qualifying days. Also remember that time spent receiving emergency room care or under observation status does not count toward the three-day hospital inpatient requirement for SNF coverage.

#### **Point 2: Know the SNF services that Medicare covers.**

During a Medicare-covered SNF stay, Part A covers:

- A semi-private room and meals (also called room and board)
- Skilled nursing care by nursing staff
- Therapy, like physical therapy, speech therapy, and occupational therapy
- Medical social services and dietary counseling
- Medications
- Medical equipment and supplies
- Ambulance transportation to the nearest provider of needed services, in some cases

#### **Point 3: Learn about SNF costs.**

Each benefit period, Original Medicare Part A covers the full cost of your first 20 days in a SNF. For days 21 through 100, Part A covers part of the cost, and you pay a daily coinsurance. A benefit period begins the day you are admitted to a hospital or SNF as an inpatient and ends the day you have been out for 60 days in a row. If you need more than 100 days of SNF care in a benefit period, you will need to pay out of pocket. Remember that you can again become eligible for Medicare coverage of your SNF care, once you've been out of the hospital or SNF for 60 days in a row. You will then be eligible for a new benefit period, including 100 new days of SNF care, after a three-day qualifying inpatient stay. If you have a Medicare Advantage plan, your costs might be different. Contact your plan to learn more.

**Point 4: Look out for SNF fraud.**

Unfortunately, some facilities (even some associated with national chains) have taken to fraudulent billing. SNFs can use fraudulent billing practices to make more money than they’ve earned from Medicare or from the patients themselves. Look out for the following red flags:

- You see on your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) charges for:
  - Services that were not deemed medically necessary by your doctor
  - Therapy services or visits that were billed to Medicare but were not provided
  - More expensive services than what you were provided or more therapy than what was provided to you
  - Skilled nursing services for dates after you were released from the SNF
- You are forced to remain in a SNF until your Part A benefits have expired even though your condition has improved and you wish to change to home health care services

**Take Action:**

1. Speak to your doctor or hospital discharge planner if you need help finding a SNF that meets your needs. Ask for a Medicare-certified SNF.
2. If you have a Medicare Advantage plan, contact the plan to learn which SNFs are in their network. Also ask about the plan’s specific costs and coverage rules for inpatient care.
3. Contact your local State Health Insurance Assistance Program (SHIP) for help understanding your SNF coverage. SHIPs can also help you appeal a SNF discharge or reduction in care.
4. Contact your local Senior Medicare Patrol (SMP) if you have experienced potential Medicare fraud, errors, or abuse.

Local SHIP Contact Information	Local SMP Contact Information
<p><b>SHIP toll-free:</b> 800-247-4422</p> <p><b>SHIP email:</b> IdahoSHIBA@doi.idaho.gov</p> <p><b>SHIP website:</b> <a href="https://doi.idaho.gov/SHIBA/">https://doi.idaho.gov/SHIBA/</a></p> <p><b>To find a SHIP in another state:</b> Call 877-839-2675 and say “Medicare” when prompted or visit <a href="http://www.shiphelp.org">www.shiphelp.org</a>.</p>	<p><b>SMP toll-free:</b></p> <p><b>SMP email:</b></p> <p><b>SMP website:</b></p> <p><b>To find an SMP in another state:</b> Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a>.</p>

*This document is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$3,000,000 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. government.*

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