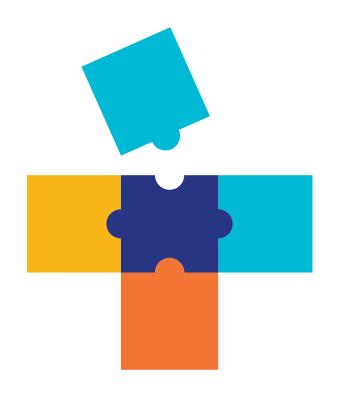


# Providing an extra layer of caring support

UnitedHealthcare Nursing Home Plan



United Healthcare



When moving a loved one into a longterm nursing home, having resources to help you navigate the transition can make all the difference. From keeping you and your family up to date on your loved one's health and safety to providing a dedicated team that serves as a familiar face, we're here to help.

A UnitedHealthcare® Nursing Home Plan is customized with benefits and features specifically for long-term nursing home residents. These may include routine dental and hearing exams, foot care and transportation to doctors' appointments to make it easier for your loved one to get the care they need.



#### For more information, please call:

**1-877-800-1665,** TTY **711,** Monday through Friday, 8 a.m. to 5 p.m. local time

# **Nursing home terms**

Learning about nursing homes can be like learning a new language. Here are some common terms to help make things easier.

#### Skilled nursing facility and nursing home

These terms are often used to describe the same thing: a residential facility that provides on-site, 24-hour medical care.

Nursing homes are often referred to as "skilled nursing facilities." This is because many are licensed health care residences for people who need a higher level of medical care than they would get in an assisted living facility.

#### In a nursing home, there are 2 types of care — skilled and custodial



#### Skilled care

Skilled care refers to nursing or rehab services ordered by a doctor and provided by licensed health care professionals such as nurses and physical therapists. Examples of skilled care include wound care, intravenous (IV) therapy, injections, physical therapy, and monitoring vital signs and medical equipment.



#### Custodial care

Custodial care refers to non-medical services provided by nurses' aides to help with daily living activities. This includes help with bathing, dressing, eating, getting in or out of bed, and using the bathroom.

A UnitedHealthcare Nursing Home Plan covers the cost of skilled care and provides extra benefits and services for your loved one.

## **Medicare and Medicaid**

Whether you're new to Medicare or Medicaid or need a refresher, here are a few important definitions to know.

#### **Original Medicare**

Original Medicare is the traditional fee-for-service program provided through the federal government. It includes Parts A and B.



**Medicare Part A (hospital insurance):** Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care and some home health care.



**Medicare Part B (medical insurance):** Part B covers certain doctors' services, outpatient care, medical supplies and preventive services.

#### **Medicare Advantage**



**Medicare Part C:** A Medicare Advantage Plan is offered by private companies approved by Medicare. It is sometimes also called "Part C" or "MA Plan."

If you join a Medicare Advantage Plan, you still have Part A and Part B coverage. You'll get coverage for your hospital insurance (Part A) and medical insurance (Part B) from the Medicare Advantage Plan—not Original Medicare. Medicare Advantage Plans often include prescription drug (Part D) coverage.



**Special Needs Plans:** Medicare Special Needs Plans (SNPs) are a type of Part C Medicare Advantage Plan. They limit membership to people who meet certain criteria (such as long-term residents in a nursing home). Medicare SNPs tailor their benefits, provider choices and drug formularies to best meet the needs of the groups they serve. A UnitedHealthcare Nursing Home Plan is an SNP for long-term residents in a nursing home, called an Institutional SNP.

#### **Prescription medications**



**Medicare Part D:** Part D is prescription drug coverage. Plans cover many medications prescribed by your doctor or other qualified health professionals.

### What is Medicaid?

Medicaid is a joint federal and state program for people of all ages whose income and resources are not enough to pay for health care. "Dual-eligible" describes a person who is eligible for both Medicare and Medicaid.

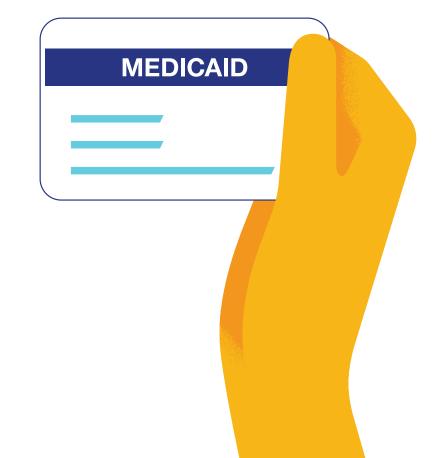
#### Medicaid and a UnitedHealthcare Nursing Home Plan

- Medicaid is not a requirement for the plan
- Enrolling in a UnitedHealthcare Nursing Home Plan will not affect a Medicaid application or a person's Medicaid status
- Medicaid may cover certain things (such as room and board) that are not covered by a UnitedHealthcare Nursing Home Plan
- The UnitedHealthcare Nursing Home Plan is a good fit for someone who is "Medicaid pending" or spending down assets to become Medicaid eligible

To learn more about Medicare, visit medicaremadeclear.com.

To find out more about Medicaid, visit medicaid.gov.

A UnitedHealthcare Nursing Home Plan is a specialized Medicare Advantage plan specifically designed for people who are long-term residents of nursing homes.



# Dedicated care for your loved one's unique needs

The plan includes a dedicated care team that customizes your loved one's care. The care team includes a nurse practitioner, physician assistant or medical doctor who is often supported by a registered nurse. They keep you updated on your loved one's health status by serving as an extra set of eyes and ears and becoming a familiar face to your loved one as well.





#### Right care. Right place. Right time.

For non-emergency situations, the emergency room or hospital is not the right place for care. Our practitioners help make sure your loved one receives the right care, in the right place, at the right time.



#### We're here for you. All day. Everyday.

We provide 24/7 help by phone for you and facility staff to address any after-hours questions or care needs.

#### Our health care practitioners offer:

#### **Enhanced communication**

- Serve as a primary contact for the team involved in your loved one's care
- Facilitate communication between family members, primary care providers and nursing home staff
- Provide ongoing family education and engagement

#### **Personal attention**

- Complete an initial assessment to help create a personalized care plan
- Develop relationships with your loved one through face-to-face visits
- Attend to your loved one's needs and concerns
- Perform ongoing assessments to enhance care

#### On-site care

- Provide your loved one with hands-on care and monitor them in the nursing home
- Limit transit to unfamiliar surroundings for tests and treatments
- · Reduce the need for repeated hospital stays

#### **Preventive care**

- Anticipate and identify health concerns before they become more serious
- Deliver preventive and follow-up care to minimize unneeded hospitalizations
- Monitor ongoing treatment to get the most out of your loved one's care

#### **Coordinated care**

- Review your loved one's care plan to help coordinate treatment
- Help health care providers and facility staff work together to provide needed care and address urgent issues
- Incorporate care plan into hospitalizations, emergency room visits and outpatient procedures to minimize care gaps

# **Explore the extras**

A UnitedHealthcare Nursing Home Plan covers Original Medicare benefits and includes extra benefits and features for your loved one to help them feel their best.

Benefits and Features*	Definition	UnitedHealthcare Nursing Home Plan	Medicare and Medicaid
Practitioner and care mod	The plan adds additional care and coordination provided by a dedicated practitioner	<b>✓</b>	
Hearing aid benefit*	Routine hearing exam and credit to spend on hearing devices	<b>✓</b>	
Dental coverage*	Covered dental services may include exams, cleanings, X-rays or other services	<b>✓</b>	Limited
Routine foot care*	Routine nail trimmings and upkeep provided by a licensed podiatrist	~	Limited
Vision coverage*	Routine vision care may help protect against serious diseases	<b>✓</b>	
Health products catalog*	Benefit credits are awarded each quarter to purchase over-the-counter products by phone, mail or website	<b>✓</b>	
Transportation	Transportation to or from the doctor's office or pharmacy is available at no additional cost	<b>~</b>	Limited

<sup>\*</sup>This is a partial listing of covered benefits and services. Benefits and services vary by site and plan. See the plan's Summary of Benefits for more information.



To find the formulary (drug list) for a UnitedHealthcare Nursing Home Plan, visit **uhcmedicaresolutions.com** 

# Tremendous help

"The nurse practitioner is so involved, and that's ONE Of the things we love about [UnitedHealthcare]—that they initiate phone calls to the family and other physicians and consulting physicians, and then follow up with the family to let them know, which gives them Peace of mind.

We take care of a lot of people here and [the practitioner] takes care of 1 person at a time and lets us know everything they need. It helps tremendously."

Kristin Quiles(Social Services Director)



A source of comfort:

Ropita's story

**Bonita's story** 

"I had to make the decision
put [my mother] in a nursing home,
and it was the hardest decision I've
ever had to make in my life.

[This program] has proven to be a source of comfort for me

because I can be assured my mother is being taken care of. One of the things I appreciate is the communication between the nurse practitioner and myself. The nurse practitioner is not just a caregiver for my mom but a caregiver for me. They are caring for me and my feelings. It has really been a blessing."

Bonita Shelton(daughter of resident)

# **Eligibility**

Your loved one is eligible for a UnitedHealthcare Nursing **Home Plan if they:** 

- 1 Are a Medicare beneficiary eligible for Medicare Part A;
- 2 Are enrolled in Medicare Part B; and
- 3 Are a long-term resident of a participating nursing home

To learn more or to find out if your loved one qualifies:

- Visit uhcnursinghomeplan.com
- Call your local sales agent at 1-877-800-1665,\* TTY 711, Monday through Friday, 8 a.m. to 5 p.m. local time

With a UnitedHealthcare Nursing Home Plan, your loved one can enroll or disenroll throughout the year. There is no need to wait for the annual enrollment period (Oct. 15-Dec. 7).



#### More hands-on care for your loved one. Less worry for you.

For more information on UnitedHealthcare Nursing Home Plans, please call 1-877-800-1665, TTY 711, Monday through Friday, 8 a.m. to 5 p.m. local time.

uhcnursinghomeplan.com



<sup>\*</sup>There is no obligation to join any plan by calling this number.