Understanding Medicare's 3-Day Waiver Rule



Eligible Medicare Patients Can Receive Skilled Nursing Care at Eligible Skilled Nursing Facilities Without a Prior Hospital Stay

Nebraska Health Network is the Accountable Care Organization for Methodist Health System and Nebraska Medicine. An ACO is a group of doctors, hospitals and/or other health-care providers that work together to improve the quality and experience of care you receive.

WHAT IS A SKILLED NURSING FACILITY OR SNF?

A skilled nursing facility provides skilled nursing care and/or rehabilitation services on a daily basis. Skilled nursing care can only be given or supervised by certain providers. Care includes services like:

- Medical social services
- Occupational therapy
- Physical therapy
- Skilled nursing care
- Speech-language pathology

Your doctor may decide that you need daily skilled care to help improve or maintain your current condition.



WHAT IS THE SKILLED NURSING FACILITY 3-DAY WAIVER RULE?

Medicare patients have to stay in a hospital for three days in a row before Medicare will pay for their stay at a skilled nursing facility. This is called the **skilled nursing facility 3-day rule**. Some ACOs are approved for a skilled nursing facility 3-day rule waiver and have partnered with skilled nursing facilities.

This means you may be able to get skilled nursing and/or rehabilitative care in a skilled nursing facility without staying at a hospital first.



Medicare patients have to stay in a hospital 3 days in a row before Medicare will pay for their stay at a skilled nursing facility.



When an ACO partners with a skilled nursing facility, you may be able to get skilled nursing care without staying at a hospital first.

WHAT DOES THE SKILLED NURSING FACILITY 3-DAY WAIVER MEAN FOR ME?

Our ACO is approved to send you for skilled nursing facility or rehabilitation care even if you haven't stayed in a hospital for 3 days first, which is usually a requirement in Medicare. This allows your doctor to be more flexible with the care they recommend for you.

For you to qualify for this benefit, we'd have to decide that you need skilled nursing facility care and meet certain other eligibility requirements. The skilled nursing facility 3-day rule waiver applies only to eligible patients who get care from one of our skilled nursing facility partners. All of our partners have at least a 3-star rating according to the Care Compare website.

Medicare's **Care Compare** website keeps track of:

- The number of beds at the facility, and how many are being used (occupied)
- Nursing staff hours per resident per day
- Facility inspection summary results
- Deficiency and complaint information
- Quality measures for each nursing home

www.medicare.gov/care-compare

ARE MY MEDICARE BENEFITS CHANGING?

No. Your Medicare benefits are not changing. You still have the right to visit any doctor, hospital or other provider that accepts Medicare at any time, just like you do now.

If you choose a skilled nursing facility or other facility that your doctor does not partner with, normal Medicare coverage requirements apply. This means Medicare **will not** pay for your skilled nursing facility stay without a prior 3-day inpatient hospital stay.

The skilled nursing facility 3-day rule waiver also does not change how much you would pay for skilled nursing and/or rehabilitation services.



Important: If you are admitted to a skilled nursing facility, ask your doctor if that skilled nursing facility has partnered with Nebraska Health Network.

QUESTIONS

Please speak with a team member about this benefit and how it could work for you if you need skilled nursing and/or rehabilitation care. Our **Informed Choice Document** highlights a list of Nebraska Health Network's skilled nursing facility partners, including facilities approved for the 3-day waiver rule.



You can also call **1-800-MEDICARE** and tell them you want to learn more about ACOs (TTY users should call **1-877-486-2048**), or visit **Medicare**.

