

Inpatient Mental Health Care with Medicare

This summary information is provided by Oakland County Community Mental Health Authority

What the Medicare Plan covers

If you are in the Medicare Plan and have **Medicare Part A (Hospital Insurance)**, Medicare helps pay for mental health services given in a hospital that require you to be admitted as an inpatient. These services can be given in a general hospital, or in a psychiatric hospital that only provides care for people with mental health conditions. Regardless of which type of hospital you choose, Medicare Part A will cover mental health services.

If you are in a psychiatric hospital (instead of a general hospital), Medicare Part A only pays for up to 190 days of inpatient psychiatric hospital services care during your lifetime.

What you have to pay* (or paid by Medicaid/Community Mental Health)

Medicare measures your use of hospital services, including services you get in a psychiatric hospital, in **benefit periods**. A benefit period begins the day you go into a hospital or skilled nursing facility for either physical or mental health care. The benefit period ends after you haven't received hospital or skilled nursing care for 60 days in a row. If you go into a hospital after 60 days, a new benefit period begins and you must pay a new inpatient hospital **deductible** (\$1,024 in 2008).

There is no limit to the number of benefit periods you can have when you get mental health care in a general hospital. (You can also have multiple benefit periods when you get care in a psychiatric hospital, but remember, there is a lifetime limit of 190 days.)

For each benefit period you pay (in 2008) the following:

- \$1,024 deductible and no **coinsurance** for days 1–60 each benefit period
- \$256 per day for days 61–90 each benefit period
- \$512 per “**lifetime reserve day**” after day 90 of each benefit period (up to 60 days over your lifetime)

Note: **Medicare Part B** helps cover doctor's and therapist's services if you are admitted as a hospital inpatient. You will have to pay a **copayment** or a coinsurance for these services while you are an inpatient in a hospital.

What isn't covered by the Medicare Plan

Medicare doesn't cover the cost of private duty nursing, a telephone or television in your room, personal items (like toothpaste, socks, or razors) or a private room unless medically necessary.

Note: If you have **Medigap** or other health insurance coverage, be sure to tell your doctor or other health care provider so your bills can be paid correctly.

* The information was correct at the time of printing on October 31, 2008. Changes may occur after printing. To get the most up-to-date information, visit www.medicare.gov on the web. Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Words to know

See back side for additional information

Appeal—A special kind of complaint you make if you disagree with a coverage or payment decision made by Medicare, your Medicare health plan, or your Medicare Prescription Drug Plan. You can appeal if you request a health care service, supply, or prescription that you think you should be able to get, or if you request payment for health care you already got, and Medicare or your plan denies the request. You can also appeal if you are already getting coverage and Medicare or the plan stops paying.

Benefit Period—The way that the Original Medicare Plan measures your use of hospital and skilled nursing facility (SNF) services. A benefit period begins the day you go to a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods, although inpatient mental health care in a psychiatric hospital is limited to 190 days in a lifetime.

Coinsurance—An amount you may be required to pay for services after you pay any plan deductibles. In the Original Medicare Plan, this is a percentage (like 20% or 50%) of the Medicare-approved amount. You have to pay this amount after you pay the Part A and/or Part B deductible. In a Medicare Prescription Drug Plan, the coinsurance will vary by plan and will depend on how much you have spent.

Copayment—An amount you pay in some Medicare health and prescription drug plans, for each medical service, like a doctor's visit, or prescription. A copayment is usually a set amount. For example, you could pay \$10 or \$20 for a doctor's visit or prescription. Copayments are lower for people with Medicaid and people who qualify for extra help. Copayments are also used for some hospital outpatient services in the Original Medicare Plan.

Deductible—The amount you must pay for health care or prescriptions, before the Original Medicare Plan, your prescription drug plan, or other insurance begins to pay. For example, in the Original Medicare Plan, you pay a new deductible for each benefit period for Part A and each year for Part B. These amounts can change every year. People who qualify for extra help either pay no deductible, or a small deductible for prescription drug coverage.

Lifetime Reserve Days—In the Original Medicare Plan, these are additional days that Medicare will pay for when you are in a hospital for more than 90 days. You have a total of 60 reserve days that can be used during your lifetime. For each lifetime reserve day, Medicare pays all covered costs except for a daily coinsurance.

Medicare Part A (Hospital Insurance)—The part of Medicare that covers inpatient hospital stays, skilled nursing facility care, home health care, and hospice care.

Medicare Part B (Medical Insurance)—The part of Medicare that covers doctors' services and outpatient hospital care. It also covers other medical services that Part A doesn't cover, like physical and occupational therapy.

Oakland County CMH Customer Services (800) 341-2003
Resource and Crisis Helpline (800) 231-1127

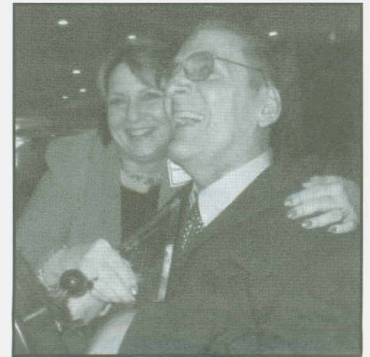


More Than Surviving; Now Living A Good Life

by Sherri Rushman

Greg Denise was told he would never survive outside the institution he lived in since he was 4 years old. No one knows why the doctor suggested an institution for Greg without visitation from all family members but the transition on July 15, 1948 was a sad day for Greg. He remembers it well.

Life in the institution was hard. Cold in the winter, hot in the summer. Sometimes he was called names by staff and other patients. Sometimes patients were not treated very well. Visitor's Day was sad because his parents didn't come to visit. Some happy memories for Greg was his grandmother's weekly visit, finally meeting his father when he was 21 years old and being reunited with his mother and siblings in 1970.



Also in 1970, Greg moved to a happier situation in a smaller nursing home that had only 43 people in it. The people were around Greg's age. The workers were very nice and helpful. He was approved for rehab and benefited from occupational, physical and speech therapy, and help with spelling and reading. "That was the happiest day of my life," he said. This was a step for Greg to transition to living in his own apartment.

In 1982, Greg entered a training program where he learned about self determination, how to get organized, handle paperwork, hire his own staff and budget money. Greg is very proud of his ability to complete this training. He was ready to move into his own apartment. Greg says, "It felt great getting my independence. At first it was scary and I was nervous. But I used the skills I learned in training. The best part was I got to hire and fire my own staff based on what I needed."

"My independence has given me more freedom. I don't have someone bossing me around all the time. I can go shopping. I can spend money. I pay my own bills. I love paying bills! Right now everything in life is working. I believe persons with cerebral palsy and other disabilities can live in their community with supports. I'm living proof."

Greg recently completed a Speechcraft class and in April he received the Sheldon Dunn Inspiration Award from the Arc. His cancer is in remission and he has staff that is helping him deal with it. But there is more! Soon Greg will be buying his own condo with the help of his family and some renovations provided by his provider agency. He says, "I am excited about paying property taxes so I can complain about them like everyone else. Shortly after I move in I am throwing a big house warming party."

Have a great house warming party, Greg.

Living Their Life With Self Determination

Jennifer Summers and Elizabeth Martin shared their story of building the life they want with the help of their self determination arrangement in a workshop at the Michigan Association of CMH Boards conference in Traverse City. Both are creative young women trying to build their businesses, find ways to do what they enjoy, volunteer, be a members of the community and work with their parents and independent supports coordinator, Diane Dudash, to help make it all happen. Even though Jennifer needs assistance with all aspects of her life, she is able to determine what works best for her and the way in which it needs to happen. Elizabeth needs some assistance with various aspects of her life and finding the rights supports is a mix of family, friends, classmates, other artists and paid supports.

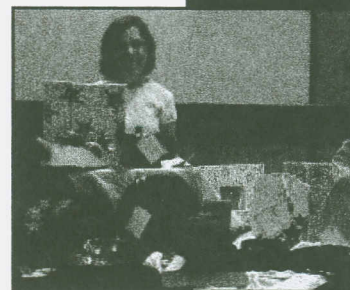
Being able to direct her own supports and services through self determination, Jenni has made her life what she wants. She started a business, Up2It, which allows her to use her creativity to design garden stones, decorative pots, frames, glasses and other items. Jenni does the color selection and design and with the help of her assistant she is able to create the items and sell them. She has also been able to volunteer at various businesses by shredding documents, holiday shopping, labeling envelopes and fliers and helping a busy Girl Scout Leader prepare for craft projects. She also donated her hair to "Locks of Love" which provides hairpieces to children.

Jenni also enjoys traveling, spending time with family, visiting grandparents, her family's annual trip to Cedar Point and "doing lunch" with friends and old schoolmates. Looking ahead Jenni, with her parents and support coordinator's assistance, would like to make her business profitable, explore employment opportunities and have a place of her own.

When Elizabeth was born doctors never thought she would walk or talk. Her family never believed that and provided opportunities for her to learn and do everything such as ballet, learn to play the guitar, and horseback riding. She currently takes classes in the papermaking, printmaking and piano in the community and the local college on ceramics, ballet, modern dance and digital photography. On Friday nights she goes to a scrapbooking class with friends or a helper.

Elizabeth's business, Elegant Designs by Elizabeth, has provided her an opportunity to create her art and sell it. She makes a variety of ceramic pieces, pillows, quilts, baby blankets, monogrammed items and more. She also enjoys volunteering at the Detroit Zoo, Art Experience and other community places. Elizabeth has won art and horseback riding awards. According to her mother, Elizabeth's life is full because she is out in the community doing what she loves. In her art classes she learns from the other artist and they learn from her.

Self-Determination is an initiative that enables each person to exercise control over their lives by directing a fixed amount of resources, called an individual budget, derived from their person-centered planning process.



Let's Talk
Page 5

Continued on page 6.