

Teresa Hatfield
District Extension Agent, Family and Community Wellness

What Does Medicare Cover in a Nursing Home?

There appears to be a misperception about what Medicare specifically covers during a nursing home stay. Many people are surprised to learn that Medicare will not cover custodial care in a long-term care facility. Medicare will cover care that is needed for skilled nursing or skilled therapy to treat, manage, observe, and evaluate your condition. Medicare does **not** cover any long-term care of any kind. This includes such things as assistance with activities of daily living (eating, bathing, dressing, toileting, or getting into and out of bed). To qualify for skilled nursing, Medicare beneficiaries must have a qualifying hospital stay as an inpatient. A prior medically necessary inpatient hospital stay of at least 3 days in a row (starting the day you were admitted as an inpatient but not including the day you leave the hospital). This does not include any time you spent at the hospital under observation or in the emergency room before you were admitted.

You are required to meet all of the following conditions.

- You have Part A and have days left in your benefit period to use
- You have a qualifying inpatient hospital stay.
- You enter the skilled nursing facility (SNF) within a short time of leaving the hospital (30 days).
- Your doctor or other healthcare provider determines that you require skilled care.
- You get skilled services at a Medicare-certified SNF.
- You need services for an ongoing condition that was treated during your hospital stay.
- You need skilled nursing care or therapy to improve or maintain your current condition, or to prevent or delay it from getting worse.

In 2026, you or your supplement insurance will have to pay the Part A deductible for your benefit period and any applicable co-pays.

Medicare does not cover long-term care in a nursing home, including assisted living or custodial care. These types of stays in long-term care facilities are generally only covered by private pay, a long-term care insurance policy, or Medicaid.

For more information about what Medicare covers, please contact Teresa Hatfield at the Meadowlark Extension District at thatfield@ksu.edu or 785-364-4125.