

If you are in a nursing home, you are responsible for paying your nursing home bill. You can pay the bill from your own funds, or receive help paying a portion of the bill from a long term care insurance policy or government benefits such as Medicare and Medicaid.

Moving into a nursing home is a difficult and stressful time for you and all members of your family. You are worried about the care you will receive and also how much it will cost. That is why it is important to talk with the nursing home about your bill. They can help you anticipate what the nursing home bill will look like, and may be able to help you if you decide to apply for Medicaid.

How Will You Pay?	Explanation of Payment Type	What You May Owe the Nursing Home (amount below may vary from the actual bill)
Private Pay	Pay nursing home from your own pocket.	\$
Long Term Care Insurance Policy	Helps pay all or a portion of nursing home care.	\$
Medicare	Medicare nursing home coverage is very limited and short term for specific conditions.	\$
Medicaid	<p>Medicaid nursing home coverage is an option when you run out of money or insurance coverage. An application for Medicaid must be submitted to your local *SRS office to begin the process. SRS will decide if you are eligible for the State to help you pay the nursing home bill. The SRS worker will tell you by letter of your eligibility for Medicaid nursing home coverage. The SRS worker will tell you the monthly amount you will owe the nursing home out of your own funds. The Nursing Home will send you a bill for that amount.</p> <p>*The Kansas Department of Social and Rehabilitation Services determines eligibility for Medicaid nursing home coverage.</p>	\$

**What is the difference between Medicare and Medicaid?**

Medicare is health insurance funded by the federal government for those who are age 65 years & older, disabled or have end stage renal disease. Most Medicare recipients have a red, white and blue card.

One of the benefits provided by Medicare is limited nursing home coverage for short term stays. You will still be responsible for paying a portion of your stay.

Medicaid is funded by the State and Federal government. A person who has run out of money or has limited income and resources can apply. An individual would need to complete a Medicaid nursing home application and submit it to their local SRS office. Documentation of the person’s income and resources (bank accounts, life insurance policies, annuities, trusts, and farmland) will be required.

It may take up to 45 days for SRS to process the Medicaid application. There are times when it may take longer depending on the situation. It is important to keep in touch with SRS and the nursing home. **You must continue to pay the nursing home during the application process.**

See the other side of this page for more details about applying for Medicaid.