

Retiree Corner:

Skilled Nursing Care vs. Long Term Care

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Skilled Nursing Care: Under TRICARE, a skilled nursing facility is a facility with the staff and equipment to provide skilled nursing, skilled rehabilitation or other medically necessary healthcare services, including prescription medications. Skilled nursing care isn't typically provided in a nursing home or a patient's home.

Long Term Care: Long term care includes support services for patients with a degenerative condition (Parkinson's, stroke, etc.), a prolonged illness (cancer), or cognitive disorder (Alzheimer's). A trained professional doesn't have to provide long term care and it may be given in nursing homes, assisted living facilities, adult day care centers, or in your home. *(In Korea, at-home assistance is the only long-term care provided for foreigners as part of the Korean National Health insurance.)*

TRICARE and Medicare don't cover long term care — it's your financial responsibility. So ask the facility whether you are getting skilled nursing care or long term care.

You may buy long term care insurance through commercial companies. Most plans let you choose how much coverage you need and where you will use it.

Another option is the Federal Long Term Care Insurance Program (FLTCIP). Nearly 20 million people are eligible to apply for FLTCIP, including all active duty and National Guard members activated for more than 30 days, **retired uniformed service members** and members of the Selected Reserve. For more information, please call 1-800-582-3337 or visit <http://www.opm.gov/INSURE/LTC>.

Source: <http://www.tricare.mil/factsheets/viewfactsheet.cfm?id=258>