

Part A Medicare Benefits in 2010 as they apply to Religious Nonmedical Health Care Institutions (RNHCIs)

A Christian Scientist is eligible for Medicare benefits at a Religious Nonmedical Health Care Institution (RNHCI), such as the BA, if skilled Christian Science nursing is required. Part A Medicare covers room and board, Christian Science nursing care, and some supplies.

Services	Benefit Length	Medicare Pay	Patient Pay
Hospital Care (Deductible portion of Medicare)	1 st – 60 th day	100% of bill (after deduction of the first \$1,100)	Up to the first \$1,100
Hospital Care (Co-insurance portion of Medicare)	61 st – 90 th day	Charges in excess of \$275/day	All costs up to \$275/day
Hospital Care (Lifetime Reserve portion of Medicare)	91 st – 150 th day	Charges in excess of \$550/day	All costs up to \$550/day

Part B Medicare Benefits in 2010

Part B Medicare covers physician services, surgery, therapy, medical equipment, ambulance use, and other related services. For instance, a use of Part B Medicare might be the setting of a fracture or if one were treated, without his or her knowledge, by a physician under emergency circumstances. Part B is required for Medigap insurance policies.

For more information regarding Medicare Benefits please contact the Social Security Administration at 1-800-772-1213 or visit their website at www.medicare.gov.

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Eligibility for Medicare covered care at a Religious Nonmedical Health Care Institution (RNHCI)

There are several conditions to be met before one can receive covered care. First, one must obtain a Social Security health insurance claim card through the Social Security Administration. One must then be admitted to a recognized RNHCI which is participating in the Medicare program. Finally, the RNHCI's Utilization Review Committee (URC) must determine that the need requires covered care. Not all Christian Science care in a RNHCI is eligible for Medicare coverage. The URC will periodically review the patient's nursing needs to determine whether or not they continue to be eligible for covered care.

“Hospital” Coverage

Medicare-eligible individuals electing “hospital” coverage may receive up to 90 days of covered care. If covered care is needed for a longer period, 60 additional lifetime reserve days are available. Before a new benefit period can begin, 60 days must elapse where no covered care is needed.

The patient must pay a deductible of \$1,100 in 2010 for the first 60 days of coverage. For the next 30 days of coverage a daily co-insurance premium of \$275 must be paid. If any of the 60 lifetime reserve days are used, a daily co-insurance premium of \$550 must be paid.

How is Medicare billing handled?

The RNHCI bills Medicare directly for the cost of the covered care; the patient is responsible for payment of the deductible and any co-insurance as well as the cost of items not covered by Medicare. The facility will provide the forms that need to be signed. RNHCIs submit Medicare claims to:

Cahaba GBA, PO Box 11465, Birmingham, AL 35202-1465

After the patient leaves the RNHCI, Cahaba will send them a notice indicating what services were paid for by Medicare and how many covered days of service (hospital or skilled nursing facility) were used. This is called an Explanation of Benefits (EOB).

Changes in the law

The Social Security laws may be changed at any time, altering the Medicare information listed here.

Further information

Refer to the handbook, *Medicare & You 2010*, for more information about the Medicare program in general. Contact Chestnut Hill Benevolent Association for questions relating to Medicare coverage at a RNHCI. See contact information below.