



## Part A Medicare Benefits in 2023 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
<b>Hospital Care</b> (Deductible portion of Medicare)	1 <sup>st</sup> – 60 <sup>th</sup> day	100% of bill (after deduction of the first \$1,600)	Up to the first \$1,600
<b>Hospital Care</b> (Co-insurance portion of Medicare)	61 <sup>st</sup> – 90 <sup>th</sup> day	Charges in excess of \$400/day	All costs up to \$400/day
<b>Hospital Care</b> (Lifetime Reserve portion of Medicare)	91 <sup>st</sup> – 150 <sup>th</sup> day	Charges in excess of \$800/day	All costs up to \$800/day

## Part B Medicare Benefits in 2023

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](http://www.medicare.gov).**

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

Several conditions must be met before one can receive covered care. First, one must obtain a Medicare card through the Social Security Administration. One must then be admitted to a recognized RNHCI that participates 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 he or she continues to be eligible for covered care.

### **“Hospital” Coverage**

Medicare-eligible individuals electing “hospital” coverage at a RNHCI 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 during which no Medicare benefit is used.

The patient must pay a deductible of \$1,556 in 2022 for the first 60 days of coverage. For the next 30 days of coverage, a daily co-insurance premium of \$389 must be paid. If any of the 60 lifetime reserve days are used, a daily co-insurance premium of \$778 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.

### **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 2023* for more information about the Medicare program in general. Contact Chestnut Hill Benevolent Association for questions relating to Medicare coverage at a RNHCI. See the contact information below.