



After a hospital stay, many patients need additional care to recover safely. This period is known as post-acute care, and it can take place in different settings. How post-acute care is paid for depends on the type of care needed and the patient's insurance coverage.

## How Medi-Cal Pays for Post-Acute Care

Medi-Cal can help pay for care when Medicare coverage ends or when longer-term care is needed. Coverage depends on medical necessity and financial eligibility.

Medi-Cal may cover extended stays in skilled nursing facilities and certain long-term care services. Some patients may be responsible for a monthly share of cost based on income.



## The Bottom Line

Medicare pays for short-term recovery. Medi-Cal can help with longer-term care for those who qualify. Understanding these differences helps patients and families plan ahead and avoid surprises during recovery.



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# Paying for Post-Acute Care: Medicare and Medi-Cal

## How Medicare Pays for Post-Acute Care

Medicare is designed to cover short-term, medically necessary recovery care, not long-term support.

### Medicare may pay for care in several post-acute settings:

- **Inpatient Rehabilitation Facilities (Acute Rehab):**  
Medicare may cover rehab when a patient is medically stable and able to participate in intensive therapy, typically about three hours per day. Coverage continues only while the patient is making measurable progress.
- **Skilled Nursing Facilities (SNFs):**  
Medicare Part A may cover SNF care after a qualifying three-day inpatient hospital stay.

**Days 1-20:** Medicare pays the full approved cost

**Days 21-100:** The patient pays a daily coinsurance

**After day 100:** Medicare coverage ends



- **Home Health Care:**  
Medicare may cover intermittent skilled nursing or therapy for patients who are generally homebound. Medicare does not cover round-the-clock care or ongoing help with daily activities.
- **Long-Term Acute Care Hospitals (LTACHs):**  
Medicare may cover LTACH stays for patients with complex medical needs who still require hospital-level care.

**Medicare does not cover long-term custodial care once skilled needs end.**

