

Convalescent Care

In General

Convalescent care benefits are an extension of inpatient hospital care, at a lower level of care than provided in a hospital, but still requiring *skilled* nursing or rehabilitation services.

Patients using coverage are entitled to have payment made on their behalf for covered extended care services furnished by the facility, or by a hospital with which the facility has a transfer agreement, or by others under arrangements with the facility. Generally, only the kinds of services that would be covered if furnished to a hospital inpatient are covered during a stay in a skilled nursing facility.

Qualifying For Benefits

The Schedule of Benefits sets forth the required hospital stay (usually three days), the time between discharge and admission to a convalescent care facility (usually fourteen) and *the maximum* number of days in such facility for Benefit Year (usually thirty).

Provided Services

Provided services include the following:

- Nursing care, provided by or under the supervision of a registered professional nurse.
- Accommodations provided in connection with the furnishing of nursing care.
- Physical, occupational, or speech therapy furnished by the facility or by others under arrangements with the facility.
- Medical social services.
- Drugs and biologicals including whole blood and packed red blood cells and supplies, appliances, and equipment for use in the facility, ordinarily furnished by the facility for the care and treatment of inpatients.
- Medical services of interns and residents-in-training under an approved teaching program of a hospital with which the facility has in effect a transfer agreement and other diagnostic or therapeutic items or services provided by a hospital with which the facility has in effect a transfer agreement.
- Such other services necessary to the health of the patients as are generally provided by skilled nursing facilities.

Accommodations

The coverage of ward or semi-private accommodations in a convalescent care facility is now treated in the same manner accorded coverage of these types of accommodations in a hospital.

Nursing Care

Nursing care provided by a convalescent care facility is covered if it is furnished by, or under the supervision of, a registered professional nurse. However, the services of a private-duty nurse or other private-duty attendant are excluded from this coverage.

A private-duty nurse or attendant is a registered professional nurse, licensed practical nurse, or any other trained attendant whose services are rendered to and restricted to a particular patient by arrangement between patient and the private-duty nurse or attendant. Such persons are generally engaged or paid by an individual patient or by someone acting on his behalf, including a skilled nursing facility that initially incurs the cost and looks to the patient for reimbursement for such noncovered services.

Where the convalescent care facility acts on behalf of a patient, the services of the private-duty nurse or other attendant under such an arrangement are not extended care services regardless of the control which the convalescent care facility may exercise with respect to the services rendered by the private-duty nurse or attendant.

Therapy

Physical, speech and occupational therapy furnished by a convalescent care facility are covered when provided in accordance with a physician's orders and by or under the supervision of a qualified therapist.

Drugs and Biologicals

The coverage of drugs and biologicals as an inpatient convalescent care service and as an inpatient hospital service is basically the same.

Blood

The covered convalescent care services for which payment may be made include the amount of unreplaced whole blood or packed red blood cells and the administration of the blood to inpatients of convalescent care facilities. However, blood transfusions are ordinarily performed by hospitals and not by care's facilities. Thus, in the usual care, when a convalescent facility inpatient needs blood, a participating hospital will provide the blood and the laboratory services and perform the transfusion, under arrangements

with the facility. In such a case, the facility pays the hospital's charge for these services, and this amount becomes the facility's cost.

Supplies and Equipment

Supplies, appliances, and equipment are covered as post-hospital convalescent care services only if they are ordinarily furnished by the convalescent care facility for the care and treatment of inpatients, and if furnished to an inpatient for use in the convalescent care facility. The following are examples of covered supplies: oxygen, surgical dressings, splints, casts, and other devices used for the reduction of fractures and dislocations.

Under certain circumstances, supplies, appliances, and equipment used during the beneficiary's stay are covered even though they leave the facility with the patient when he is discharged. These are circumstances in which it would be unreasonable or impossible from a medical standpoint to limit the patient's use of the item to the periods during which the individual is an inpatient. An example of a covered item which may leave the facility with the patient is a brace temporarily attached to the patient's body while he is receiving treatment as an inpatient and which is also necessary to permit or facilitate the patient's release from the facility.

Supplies, appliances, and equipment furnished to a patient for use only outside the facility would not, in general, be covered as convalescent care services. However, a temporary or disposable item provided to a patient which is medically necessary to permit or facilitate his departure from the facility and is required until such time as he can obtain a continuing supply would be covered as a convalescent service.

Other Diagnostic and Therapeutic Services

Convalescent care services also include other diagnostic and therapeutic services provided by a hospital with which the facility has an agreement for the transfer of patients and the exchange of records, or by a hospital that has a swing-bed approval. While a convalescent care facility is permitted to secure diagnostic and therapeutic services for its inpatients from the transfer hospital, the hospital must have the capacity to provide the services directly. If the transfer hospital does not have the capacity to provide the services directly, but provides them through an arrangement with an outside source, these services would not constitute covered convalescent care services.

Interns and Residents-in-Training

The medical services of an intern or resident-in-training under an approved teaching program of a hospital are covered convalescent care services. If the intern or resident is in a participating hospital with which the convalescent care facility has in effect an agreement for the transfer of patients and exchange of medical records, or in a hospital that has a swing-bed approval.

Inpatient Ancillary Services

The services of the ancillary type which are covered under the convalescent care provision include the following:

- Diagnostic x-ray tests (including portable x-ray services), diagnostic laboratory tests, and other diagnostic tests.
- X-ray, radium, and radioactive isotope therapy, including materials and services of technicians.
- Surgical dressings; and splints, casts, and other devices used for reduction of fractures and dislocations.
- Prosthetic devices (other than dental) which replace all or part of an internal body organ (including contiguous tissue), or replace all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repair of such devices.
- Leg, arm, back, and neck braces, and artificial legs, arms, and eyes, including replacements if required because of a change in the patient's physical condition.
- *Outpatient* physical therapy services furnished by a skilled nursing facility to its own patients.
- *Outpatient* speech pathology services furnished by a skilled nursing facility to its own inpatients.
- Pneumococcal vaccine and its administration.