

NEWS FOR SPRING/SUMMER 2024



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Does Medicare Cover Custodial Care?



In short, the answer is unfortunately no. Our office frequently receives calls from potential clients who presume that their medical insurance, Medicare and/or Medicare supplement plan pays for a caregiver to help them with activities of daily living, aka custodial care or ADLs. Even though many insurance policies list home health care as a benefit, they typically do not cover the tasks that most people think of when considering home care services.

Medicare and other medical plans generally cover only short-term skilled nursing care or therapy, either in a healthcare facility or at home. A patient recovering from a fall, for example, may qualify for a limited number of in-home nursing or therapy visits upon discharge from the hospital or rehab center. Those visits are usually initiated by your doctor or discharge planner. For those who need help with ADLs like bathing and dressing, medication reminders, meal prep and appointments/errands, they must either pay out-of-pocket or be lucky enough to have long-term-care insurance.

Potter Nursing Service is always happy to speak with anyone who is interested in learning more about how we can help to coordinate private duty home care services, whether short-term or long-term. We can also assist with submitting claims for long-term-care policies. If you believe you may be eligible for Medicare-covered services, we can refer you to somebody who will provide more information.

FRAUD Prevention

Fraudsters are becoming increasingly sophisticated at posing as representatives of banks, insurance companies, government agencies and other organizations with the intention of stealing your personal information. They may even pretend to be a friend or family member. It's not always easy to tell if the person contacting you is legitimate. Some emails, for example, incorporate logos and other information from company websites.

We recommend that you never provide confidential information via phone or reply to emails and text messages unless you are 100 percent sure of their validity. When following up regarding suspicious correspondence, it's best to use only phone numbers and email addresses provided on billing statements, the back of ID or credit cards and official company websites.

Be sure to double check that every letter is correct when typing website addresses. Just one wrong letter could direct you to a look-alike site run by criminals trying to obtain your data or install malware on your computer.

561-997-9300

www.potternursing.com

877-958-9300

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Hurricane Season, which lasts from June 1 through November 30, is upon us. Last season was the fourth most active on record with a total of 20 named storms in the Atlantic basin. While South Florida has been spared in recent years, we cannot let down our guard because meteorologists are predicting another busy season for 2024. For those of us who lived through devastating hurricanes in years past, we understand that it takes just one storm to wreak havoc and upend our lives.

Just as we review our emergency management plan annually, you should as well. Now is the time to discuss your plan with family and friends so that you have solutions in place for any potential issues that may arise when preparing for an approaching storm.

If you or a loved one lives in Palm Beach County, we recommend that you visit <https://discover.pbcgov.org> for emergency management resources under "Residents / Hurricane Information." You will find a Hurricane Planning Guide which includes evacuation maps and tips on protecting your home, boat and pets.

Broward County residents can go to www.broward.org/hurricane, the official hurricane site for Broward to find many helpful links. Regardless of your location, we recommend making a list of nearby grocery stores and gas stations with generators in case of power outages.

One of the most important aspects of hurricane planning is to determine whether or not you will have to evacuate. If you reside in a high-risk area or cannot safely remain in your home due to medical issues, you must have a plan in place now. Potter Nursing Service is happy to assist our clients with finding a safe place to stay in the event of an evacuation.

Riding out the storm in a hotel may be a good option for some, but reservations must be made well before a storm arrives. For people unable to secure a hotel room or not suitable for other options due to medical conditions, staying in a healthcare facility is an alternative. Keep in mind each facility has different fees and conditions for accepting guests during an emergency. Each county also has Special Needs Shelters for impaired or disabled residents with no other sheltering options. If you are interested in registering for one of these shelters, our staff can help you with the necessary paperwork.

All facilities and shelters ask that evacuees arrive prepared with personal needs such as toiletries, antibacterial wipes, flashlights, batteries, bottled water, clothing, non-perishable foods and medications for at least one week. You should also have an up-to-date list of your medications as well as a record of your emergency contact numbers, including your doctors' contact information.

With a little thought and preparation now, we can help to make the upcoming hurricane season safer and less worrisome for everyone. Our staff will be contacting clients and caregivers in the coming weeks to review their plans for managing natural disasters or any other emergencies that may arise.