

# WORDS TO THE WISE



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## MEDICARE THERAPY CAPS FOR 2018

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If you have clients who need assistance with finding the right place for their ill family member to live and determining how to pay for it, ***we can assist them with becoming eligible for Medicaid.***

If you have clients who are unable to care for themselves and make their own decisions, ***we can assist their loved ones with becoming their guardian.***

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For 2018, there will be therapy caps of \$2,010 for physical therapy (PT) and speech-language pathology (SLP) services combined and another \$2,010 for occupational therapy (OT) services of what Medicare Part B will cover. However, the Medicare beneficiary may qualify for an exception to the cap if the therapist can “establish [the] need for medically reasonable and necessary services and document this in [the] medical record,” and “indicate on [the] Medicare claim for services above the therapy cap that [the] outpatient therapy services are medically reasonable and necessary.” Once the services reach a threshold of \$3,700 for physical therapy (PT) and speech-language pathology (SLP) services combined and another \$3,700 for occupational therapy (OT) services, then a Medicare contractor will review the beneficiary’s medical records to verify medical necessity. Even if Medicare Part B does cover the therapies past the caps, the beneficiary may still be subject to 20% co-insurance and Part B deductibles.

Source: Medicare.gov

<https://www.medicare.gov/coverage/pt-and-ot-and-speech-language-pathology.html>

## ADMINISTRATION LESSENS PENALTIES AGAINST NURSING HOMES

The Trump Administration has relaxed guidelines for nursing homes by reducing the use of fines against nursing homes for harming residents or placing them at risk of injury. The nursing home trade group, The American Health Care Association, has argued that the Medicare inspectors “focused excessively on catching wrongdoing rather than helping nursing homes improve.” Since 2013, almost 6,500 nursing homes or about forty percent have been cited for serious violations, such as failing to protect residents, neglect, mistreatment and bedsores. The change in enforcement policy matches President Trump’s promises to reduce bureaucracy and regulations for businesses. Patient advocates warn that lessening penalties fails to deter wrongdoing by the nursing home. However, nursing homes counter that the penalties make it harder to hire workers and stay in business, especially for smaller facilities.

Source: Kaiser Health News

<https://khn.org/news/trump-administration-relaxes-financial-penalties-against-nursing-homes/>