Medicare Advantage and short-term rehab

How rehab coverage can differ between Original Medicare and Medicare Advantage plans.

- Original Medicare covers skilled nursing facility care after a qualifying 3-day inpatient hospital stay, up to 100 days per benefit period, with daily coinsurance after day 20.
- Medicare Advantage plans may waive the 3-day rule but often require prior authorization and use their own network of rehab facilities.
- Ask the plan: Is this facility in network? Is authorization approved? How many days are approved, and how are extensions reviewed?
- If coverage ends, you will get a written notice; you can request a fast appeal. Free help: SHINE (Florida's Medicare counseling program) through the Elder Helpline, 1-800-963-5337.

General information only, not medical, legal or financial advice. Programs and amounts change; confirm with the official source or a qualified professional. Novita Way LLC serves families in Pinellas, Hillsborough, Pasco and Manatee counties, Florida. Placement help is free to families.