

MEDICARE HOME HEALTH COVERAGE

Medicare home health coverage *worksheet*

Your step-by-step guide to understanding what Medicare covers at home — check your eligibility, track costs, and choose a certified agency with confidence.

PREPARED FOR

DATE STARTED



Check eligibility

The seven criteria Medicare requires — in plain language



Know what's covered

Which services Medicare pays for — and which it won't



Track your costs

A simple tracker for visits, equipment and out-of-pocket



Choose an agency

A checklist and the questions to ask your doctor

Understanding Medicare at home, *one step at a time*

Medicare Part A covers home health services when you meet specific requirements. This worksheet walks you through each one – so you know what to expect before care begins.

Use it to check your eligibility, understand what is covered, track your costs, find a Medicare-certified agency, and prepare questions for your doctor. Fill in each section as you learn more – then keep it on hand for reference and bring it to your appointments.



Check the box

For each item that applies to you



Leave it open

If it doesn't apply or needs follow-up



Write it down

Use the notes lines as you learn more

\$0

Copay for covered home health services if you qualify

7

Eligibility criteria you must meet – all are explained here

No limit

On covered visits, as long as they're medically necessary

WHAT THIS WORKSHEET COVERS

1 Am I eligible? – the seven requirements

2 What's covered – services Medicare pays for

3 Cost tracker – what Medicare pays vs. you

4 Choosing an agency – a vetting checklist

5 Questions for your doctor – bring this page

6 Documents tracker – the forms you'll need

7 Key Medicare resources – where to get help

★ Talk to a specialist – free, no obligation



Am I *eligible*?

You must meet **all** of the following criteria to qualify for Medicare home health. Check each box that applies to you, and use the line to note details or questions.



Eligibility requirements

ALL REQUIRED

☐

I am enrolled in Medicare Part A (Hospital Insurance). Check your Medicare card.

☐

I am homebound – I cannot leave home without considerable effort. Doctor must certify.

☐

I need skilled nursing care on an intermittent basis. Not 24/7 custodial care.

☐

I need physical therapy, speech-language pathology, or occupational therapy.

☐

My doctor or allowed practitioner has ordered home health services. Verbal or written order.

☐

The agency I use is Medicare-certified. Verify at [medicare.gov/care-compare](https://www.medicare.gov/care-compare).

☐

I have had a face-to-face encounter with my doctor about my condition. Required before Medicare pays.



IMPORTANT

Medicare does **not** cover 24-hour-a-day home care, meals, homemaker services, or personal care (bathing, dressing) when that is the **only** care you need.



What services does Medicare *cover*?

Review what Medicare Part A — and Part B for some services — will pay for. Check the services that apply to your situation, then note them for your records.

SERVICE / TYPE OF CARE	COVERED?	UNDER WHICH PART?
☐ Skilled nursing care RN or LPN	YES ✓	Part A / B
☐ Physical therapy	YES ✓	Part A / B
☐ Occupational therapy	YES ✓	Part A / B
☐ Speech-language pathology	YES ✓	Part A / B
☐ Home health aide personal care — only with skilled care	YES ✓	Part A / B
☐ Medical social services	YES ✓	Part A / B
☐ Durable medical equipment e.g. wheelchair, walker	YES ✓	Part B (80%)
☐ Injectable osteoporosis drug for women	YES ✓	Part A / B
☐ 24-hour home care / custodial care only	NO ✗	—
☐ Homemaker services cleaning, cooking	NO ✗	—
☐ Personal care alone bathing, dressing	NO ✗	—
☐ Meals delivered to home	NO ✗	—



GOOD TO KNOW

A home health aide for personal care is covered **only** when you also receive skilled nursing or therapy. The skilled service is what unlocks the rest of the benefit.



My home health *cost tracker*

Medicare covers **100%** of approved home health services if you meet eligibility. Use this page to note your out-of-pocket costs and insurance adjustments.

✓

WHAT MEDICARE PAYS

✓

\$0 copay for home health services

✓

\$0 for the Part A deductible (home health only)

✓

80% of approved DME cost under Part B

✓

No limit on visits if medically necessary

ⓘ

WHAT YOU MAY PAY

○

20% of DME cost with Original Medicare

○

Part B deductible (\$257 in 2025) before DME

○

Services not covered by Medicare (Section 2)

○

Premium for a Medicare Advantage plan, if any

ITEM / SERVICE	MEDICARE PAYS	I PAY	NOTES / DATE
Skilled nursing visits	\$	\$	
Physical therapy sessions	\$	\$	
Occupational therapy sessions	\$	\$	
Speech therapy sessions	\$	\$	
Home health aide hours	\$	\$	
Durable medical equipment	\$	\$	
Injectable osteoporosis drug	\$	\$	
Other:	\$	\$	
TOTAL	\$	\$	



Choosing a certified *agency*

Use Care Compare at [medicare.gov/care-compare](https://www.medicare.gov/care-compare) to find and compare agencies. Record your top choice below, then work through the evaluation checklist.

AGENCY NAME

PHONE NUMBER

MEDICARE CERTIFICATION #

CARE COMPARE QUALITY RATING

DATE OF FIRST CONTACT

QUESTION TO ASK / VERIFY	AGENCY RESPONSE / NOTES
☐ Is this agency Medicare-certified? Must be certified to bill Medicare.	
☐ Has the agency received my doctor's home health order?	
☐ Does it offer all the services I need? Nursing, PT, OT, aide, etc.	
☐ What is the Care Compare star rating? 4–5 stars recommended.	
☐ What are the hours for emergency / after-hours contact?	
☐ Will the same caregiver be assigned consistently?	
☐ Has it explained my Patient Rights (ABN / HHCCN form)?	
☐ How will progress and care-plan changes be communicated?	
☐ Does it accept my Medicare Advantage plan, if applicable?	
☐ Has it confirmed the start date of my care?	



Questions to ask *my doctor*

Bring this page to your next appointment. Your doctor or allowed practitioner must certify your need for home health and sign the plan of care.

DOCTOR / PRACTITIONER NAME

APPOINTMENT DATE

CLINIC / OFFICE

PHONE

1 Do I qualify as homebound under Medicare guidelines? What diagnosis supports this?

2 What skilled services are you ordering for me? (nursing, PT, OT, speech, aide?)

3 How many visits per week or month are you recommending, and for how long?

4 Will you complete the face-to-face encounter documentation Medicare requires?

5 Will you send the home health order to the agency before my first visit?

6 How will you monitor my progress and decide when to change or end my care?

7 Are there services I need that Medicare does NOT cover? What are my options?

8 My other question:



Important *documents* tracker

Keep track of the key documents you'll need to manage your home health benefit. Check each one off as you receive and file it.

DOCUMENT	RECEIVED?	DATE / WHERE FILED
☐ Medicare Summary Notice (MSN)	Yes / No	___ / ___ / ___
☐ Advance Beneficiary Notice of Noncoverage (ABN)	Yes / No	___ / ___ / ___
☐ Home Health Change of Care Notice (HHCCN)	Yes / No	___ / ___ / ___
☐ Doctor's home health order / referral	Yes / No	___ / ___ / ___
☐ Plan of care (signed by doctor)	Yes / No	___ / ___ / ___
☐ Agency admission paperwork & Patient Rights	Yes / No	___ / ___ / ___
☐ My Medicare card (copy)	Yes / No	___ / ___ / ___
☐ Medicare Advantage / supplement card (copy)	Yes / No	___ / ___ / ___



KEEP IT TOGETHER

Store these in one folder near your Medicare card. Having them on hand makes every call with your agency, doctor, or Medicare faster — and protects your benefit if a question ever arises.



Key Medicare *resources*

Trusted, free places to verify coverage, find certified agencies, and get one-on-one help understanding your options.



Medicare Helpline

Available 24/7 for questions about your coverage and benefits.

1-800-MEDICARE

(1-800-633-4227) · TTY 1-877-486-2048



Medicare.gov

Find certified agencies and check what your plan covers.

[medicare.gov/care-compare](https://www.medicare.gov/care-compare)

[medicare.gov/coverage](https://www.medicare.gov/coverage)



Medicare & You Handbook

Free annual handbook covering all benefits, rights, and costs.

Request: 1-800-MEDICARE

Free annual mailing



SHIP Counseling

Free, unbiased counseling from trained volunteers.

1-800-677-1116

[shiphelp.org](https://www.shiphelp.org)



NEED HELP UNDERSTANDING YOUR OPTIONS?

Talk to a Gifted Health specialist — *free, no obligation.*

Gifted Health is a licensed and Medicare-certified home health agency serving South Florida families for over 25 years. We'll help you confirm eligibility, coordinate your doctor's order, and start care — with a multilingual team that speaks English, Spanish, Creole, and Russian.



(305) 405-6553



[giftedhealth.com](https://www.giftedhealth.com)



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