

# How Medicare Works

(This is the third in a series of articles by Clay Stone, social security field representative in Franklin County on how Medicare works. The information is based on "Your Medicare Handbook" the guide that was issued to all Medicare beneficiaries during June. You may want to clip and discuss this article, so as to be fully informed about Medicare. The people in the social security office are ready to answer any questions you may have.)

Extended care services after hospitalization - Sometimes a hospital patient is not well enough to go home but no longer needs intensive hospital care. Under Medicare, if you have been hospitalized, your doctor can have you transferred to an institution called an "extended care facility," a specially qualified skilled nursing home or other facility which offers continuous nursing and related services.

An extended care facility can-

be a qualified institution having a transfer agreement with the participating hospital, or it can be a special wing or ward or convalescent section of the hospital itself. A point to keep in mind is that Medicare covers extended care for an illness, not long-term custodial care.

Requirements for extended care service - If you have been hospitalized and your doctor transfers you to an extended care facility for continuous skilled nursing and other care, your hospital insurance will help pay for up to 100 days of extended care during each spell of illness. But only if - The services are provided by an extended care facility participating in the Medicare program; and

You were in the hospital at least 3 days; and

You are admitted to the extended care facility within 14 days after your discharge from the hospital.

What hospital insurance covers in dollars and cents - For extended care services your hospital insurance pays for all covered services for the first 20 days of this follow-up care and all but \$5 daily for the next 80 days in a spell of illness. Note, however, that extended care is not covered under Medicare until January 1, 1967.

What extended care is covered - Room and board, in semi-private room (2 to 4 beds in a room)

Physical, occupational, or speech therapy.

Nursing care.

Drugs, biologicals, supplies, appliances, equipment ordinarily furnished to patients by the extended care facility.

What extended care is not covered - Physicians' ser-

vices (medical insurance helps pay doctor bills). Services in a facility operated primarily for custodial care.

Private duty nurses. Private room - except where the patient's condition requires him to be isolated. (You will be responsible for the difference between semi-private and private room cost.)

Personal comfort or convenience items you request, such as telephone, radio or television in your room.

The hospital and extended care facility - Summing up, for each spell of illness you could have up to 90 days of covered services in a hospital, be transferred to a participating extended care facility, and receive extended covered services for an additional 100 days. After you have been out of the hospital and/or the extended care facility for 60 consecutive days, a new spell of illness begins.



**COLORFUL**—Matching sister outfits of cotton gingham checks feature fun ruffles, each in a different pastel shade. Both the shorts set and the beach dress are styled by Cinderella.

## Know The Weather

Can the stars be useful to you, in connection with the weather?

Perhaps today the stars have lost some of their importance as guides and direction indicators, what with radiodirection-finding, radar and the beams which are used for homing and charting compass courses.

In the old days, when sailors or hunters or explorers ran into foul weather, or fair, they could use the stars to give them a course away from the undesirable elements. In bad weather, glimpses of the stars are few and far between, but one glimpse is enough.

You must know that there are

five constellations of stars in our hemisphere which never sink below the horizon--Big Dipper, Little Dipper, Draco, Cepheus and Cassiopeia. The lip of the cup of the Big Dipper always points to the North Star--also always visible.

In this hemisphere weather moves west to east, and bad weather counter clockwise. A direction bearing from the stars can point the way to the warmer south, away from the center of a hurricane or storm, etc. And the stars, unlike a compass, never fail.

## Youth Killed By Plane

Texarkana, Ark. - Jimmie Sims was killed by a low-flying, crop-dusting airplane. The fourteen year old boy was standing at the end of the row showing the pilot which rows to dust next when the wheel of the plane struck him in the back.

When a man gets a few hundred miles from home, and his neighbors, how he can talk!



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