Nursing Homes—A Guide for Medicaid Beneficiaries' Families and Helpers

A nursing home is one of many settings where Medicaid long-term care is provided. There are about 1.4 million nursing home residents in the United States.[1] Almost two-thirds of those residents are Medicaid beneficiaries.[2] If your loved one is moving to a nursing home and is eligible for Medicaid coverage, this fact sheet can help you understand Medicaid nursing home admission and eligibility criteria, your loved one's rights, the quality of care he or she should receive, and how to report problems or concerns.

You can find more information about choosing a nursing home in "Your Guide to Choosing a Nursing Home or Other Long-Term Care" at https://www.medicare.gov/pubs/pdf/02174.pdf on the Medicare website. Check https://www.medicare.gov/NursingHomeCompare/ for quality of care information for Medicare- and Medicaid-certified nursing homes.

General Medicaid Nursing Home Eligibility and Admission Criteria

Each State must follow certain Federal eligibility guidelines for Medicaid-covered nursing home care. These guidelines include both physical and financial eligibility criteria. States have some flexibility within those guidelines, so criteria may vary from State to State. All States require your loved one have a medical need for institutional care. Check with the State Medicaid agency (SMA) in your loved one's area for more eligibility criteria in that State.[3]

Medicaid covers care for eligible beneficiaries in a State-certified Medicaid nursing home only when there is no other source to pay.[4] Medicaid beneficiaries who have income are asked to pay part of the cost of the nursing home care each month.[5] The nursing home will bill Medicaid for the rest of the monthly cost of care.

Resident Rights and Quality of Care

The Social Security Act requires nursing homes to care for beneficiaries in a manner that emphasizes their quality of life and ensures dignity, respect, and choice. Nursing homes must also provide reasonable services and activities that help beneficiaries reach or continue to meet their physical, mental, and psychosocial needs.[6] Nursing home residents deserve to live free from fear of abuse and neglect. Residents have the "right to be free from verbal, sexual, physical, and mental abuse, corporal punishment, and involuntary seclusion."[7]

If you have concerns about how your loved one is treated in a nursing home, contact the local long-term care ombudsman, Adult Protective Services, and the SMA.[8] You should report any abuse of a nursing home resident to your State's Medicaid Fraud Control Unit (MFCU). You can find the agency's contact information at https://www.cms.gov/Medicare-Medicaid-Coordination/Fraud-Prevention/FraudAbuseforConsumers/Report_Fraud_and_Suspected_Fraud.html on the Centers for Medicare & Medicaid Services (CMS) website.

Fraud, Waste, and Abuse in a Nursing Home

Government reports have shown nursing homes and their residents are common targets for fraud schemes. Fraud involves intentional deception or misrepresentation that could result in unauthorized benefits. Waste and abuse may not be done intentionally to profit from the Medicaid program, but they harm everyone by raising health care costs.[9] You can help stop fraud, waste, and abuse by knowing what services and care the doctor has ordered for your loved one and following up to see if it is being provided. Report any activity that does not seem right. To report instances of suspected fraud and abuse, contact your State MFCU or SMA. Their contact information can be found at https://www.cms.gov/Medicare-Medicaid-Coordination/Fraud-Prevention/FraudAbuseforConsumers/Report_Fraud_and_Suspected_Fraud.html on the CMS website. You may also contact the U.S. Department of Health and Human Services, Office of Inspector General by email at HHSTips@oig.hhs.gov or by telephone at 1-800-HHS-TIPS (1-800-447-8477); TTY: 1-800-377-4950.

To see the electronic version of this booklet and the other products included in the "Nursing Home" Toolkit, visit the Medicaid Program Integrity Education page at https://www.cms.gov/Medicare-Medicaid-Coordination/Fraud-Prevention/Medicaid-Integrity-Education/edmic-landing.html on the CMS website.

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