

1. Are home health care services covered by health insurances?

Most health insurance companies have a home health benefit covered under the major medical portion of the policy. Some insurance companies choose a home health care company that their members must use in order to be covered for services, while others do not restrict which home health care company their members use. Contact us with your policy and group number so that we may contact your insurance company for your specific benefits.

2. What services does Medicare cover?

Medicare covers intermittent skilled nursing, physical therapy, speech-language pathology, occupational therapy, medical social worker and home health aide services in patients' homes when certain criteria is met. When services meet the Medicare coverage criteria, Medicare pays for covered home health services at 100% without deductible or coinsurance. St. Louis □ Illinois Home Health can explain the Medicare requirements in detail as they apply to your situation.

3. Which insurance companies have chosen St. Louis □ Illinois Home Health as a preferred provider?

Please see the [Insurance Page](#) of this website. If you don't see your insurance company listed you may call our office and we will contact them to verify coverage. Or, you may contact your insurance company. If you contact your insurance company please tell them that St. Louis □ Illinois Home Health will be providing your care even if you live in Illinois. St. Louis □ Illinois Home Health is the parent office with Illinois Home Health as a branch. All insurance billing is under the parent office name.

4. Who do I contact for benefits?

You may contact us and we will check your benefits for you or you may contact your insurance company. If you contact your insurance company please tell them that St. Louis □ Illinois Home Health will be providing your care even if you live in Illinois. St. Louis □ Illinois Home Health is the parent office with Illinois Home Health as a branch. All insurance billing is under the parent office name.

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