## Guide to Private Care

When you find out that insurance doesn't cover a certain type of care, you might feel like you've hit a wall.

The good news is that VNS Health offers a full range of private care services that provide the level of support and care you want.

#### What Is Private Care?

Private care is care that you pay for out-of-pocket or with a long-term care policy.

It's an option when you want extra help caring for a loved one or more support after you come home from the hospital than insurance will pay for.

#### When Is It Time for Private Care?

There are many times when private care may be beneficial to you or your loved one.

You may be caring for someone with dementia who needs more supervision than you can manage. Maybe you need someone to be with a frail parent to make sure they don't fall. Or you might want a round-the-clock nurse for a loved one who's receiving hospice care. Or maybe you need care quickly and don't want insurance processes to delay it.

For any home care or hospice care services not covered by Medicare or other insurance, VNS Health is here to make sure that the care you receive works for you.

## Paying for Private Care

When you choose VNS Health, we'll work with you to understand your care needs and coverage. We will work with you to determine which services best meet your needs, and we'll help you explore all your payment options too. With your permission and authorization, we will call your insurance company to check your policy and the amount of coverage you can get through your current insurance plan.

Many seniors and their families choose to pay out of pocket for home care for several reasons:

- Gives you greater flexibility in the type and amount of services you can order. In some cases, a patient's Medicare coverage or other private insurance may not pay for all the services you want.
- Allows you to avoid the restrictions and limits of programs provided by the government or private insurers.
- Might be less expensive than a nursing home or assisted living facility.

To discuss your options for care and to help you estimate costs, call VNS Health at 1-888-735-8913.

# Private Care Services from VNS Health

Private care covers a lot of different services — and VNS Health is here to help.

#### Learn More About VNS Health Private Care Services

## Getting Started with Private Care

Whether you require assistance with personal care, companionship, or support for medical needs, you can be sure that your plan of care with VNS Health will include all the services necessary to meet your needs.