

Matthew Bussard Explains Current Medicare Coverage for Long-Term Care

Medicare expert Matthew Bussard explains what long-term care is and what Medicare covers for long-term care.

WARWICK, RHODE ISLAND, UNITED STATES, March 31, 2021 /EINPresswire.com/ -- More and more people retire every year. According to the U.S. Census Bureau's 2017 National Population Projections, by 2030, all baby boomers will be older than 65. This means that every 5th American citizen will be reaching their retirement age. The subjects of Medicare, senior care, and long-term care are now becoming more critical than ever.

[Matthew Bussard](#), a financial services broker for Medicare users across Rhode Island, suggests that now is an excellent time for future retirees and their families to learn what is covered and not covered by Medicare.

Matthew graduated from Colby-Sawyer College and assists his clients with initial Medicare enrollment, billing, upgrading to better healthcare plans, finding a new service center, and any other service needed in between. As a financial broker, Bussard focuses on establishing trusting relationships and serving clients long-term.

Bussard says that according to the official United States government site for Medicare, Medicare.gov, long-term care, also referred to as custodial care, is a span of services and support for individual care needs. The majority of long-term care is not classified as medical care. If someone needed assistance with daily activities such as bathing, dressing, using the restroom, eating, moving around, getting up from or into a bed or chair, or other related actions, they would need long-term care. Most nursing home care, assisted living facilities' care, and assistance in people's homes are considered long-term or custodial care.

"It is important for everyone eligible for Medicare to understand what personal care needs are covered. That is why I take the time to answer healthcare benefits questions, help clients enroll in Medicare, and alleviate unnecessary medical expenses. Unfortunately, Medicare does not cover long-term care if that is the only personal care an individual needs," [said Matthew Bussard](#).

Due to long-term care not being considered medical care, Medicare does not cover any cost for living at long-term care facilities or expenses for an in-home assistant. An exception to Medicare

coverage for long-term care may be when an individual goes through a Medicare-approved agency to get home health services.

When it comes to paying for long-term care, there are options. Most people pay for costs from their pocket or utilize assets like investments or property. If those resources are ever to run dry, at that point, Medicaid could be an option. Other individuals or families look into getting long-term care insurance to help cover costs. What is covered under long-term insurance depends on the policies' terms. Those who have served in the military can receive long-term care benefits from the United States Department of Veterans Affairs.

For more information about Matthew Bussard, additional support revolving around Medicare, or to schedule a consultation, visit his website at <https://www.matthewbussard.com/>.

About Matthew Bussard

[Matthew Bussard is a financial services broker](#) offering support to Medicare users in Rhode Island. He is passionate about creating a difference in his clients' lives by helping them enroll in Medicare with professionalism and care. Mr. Bussard volunteers with Medicare recipients at Oak Street Health Clinics, providing efficient, continual guidance to clients every step of the way. Matthew also participates in various charitable activities, including The Hunger Project, the MDRT Foundation, local clean-ups, and little league coaching. He donates to local charities and makes a difference in his community in every way possible.

Matthew Bussard

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