

Growing Old in America? This Pod's for You!



IN THIS EPISODE

Why do some elderly patients on **Medicare** struggle to get the health care they need? What are some of the dangers of **Medicare Advantage**? Join **Casey Hobbs, RN**, director of nursing at a Northern California retirement community and co-creator/co-host of the popular podcast **NurseTalk**, and host **Brenda Gazzar**, to learn exactly what expenses senior Americans are on the hook for. In this second podcast of two, Hobbs explains some important gaps in health insurance coverage and why she sometimes has to fight tooth and nail for her patients.

SHOW NOTES

WE DISCUSS

What costs does Medicare cover for your patients, and what do they have to cover on their own?

“Most people think Medicare pays for assisted living – *[it] does not*. Memory care - *[it] does not*. Medicare pays for acute hospitalization, skilled nursing and outpatient services. So physical therapy, occupational therapy, speech therapy, blood draw, x-rays MRIs, all of that's outpatient. All of that's paid for by Medicare. Okay. Medicare does not ever pay for housing so being in a skilled nursing facility for the rest of your life, Medicare does not pay. *You pay*.

“So the bulk of your old age is paid for by you, by the money you have...” – **Casey Hobbs, RN**

Talk about Medi-Cal.

Medi-Cal is for people who are poor...there are lots of doctors who won't take it. There are lots of hospitals who don't want it. There are lots of facilities who won't take it. And is your care as good?... so you're a young doctor and you've got a ton of debt. Who are you going to treat? You're going to treat Medi-Cal where you get less reimbursement? [Or] you're going to treat (a patient with) Medicare. *You're going to treat Medicare*. Are you going to treat ... (a patient with) private insurance? *Yeah, you're going to take that.*”
– **Casey Hobbs, RN**

What about Medicare Advantage?

“...Medicare Advantage...what they want to do is rob Medicare. They want that billions of dollars because they want to make money off it. Okay. They don't care about you and they don't care about you certainly when you're older. So please be clear...They have billions of dollars and they want billions more. – **Casey Hobbs, RN**

Helpful Links

[How Continuing Care Retirement Communities Work](#)

AARP

[Nursing Home Costs in 2022](#)

SeniorLiving.org

[California's Reboot of Troubled Medi-Cal Puts Pressure on Health Plans](#)
California Healthline

[California Handed Its Medicaid Drug Program to One Company. Then Came a Corporate Takeover.](#)
California Healthline

[A Dozen Facts About Medicare Advantage in 2020](#)
Kaiser Family Foundation

[Medicare Advantage's cost to taxpayers has soared in recent years, research finds](#)
NPR

[Can Medicare Advantage Reforms Save the Trust Fund?](#)
Committee for a Responsible Federal Budget

[What Are the Medicare Guidelines for Inpatient Rehabilitation?](#)
Healthline

[Medicare Advantage Information for Dual Eligible Beneficiaries](#)
Department of Health Care Services, State of California

Episode Transcript

Read the [episode transcript](#).

Guest Biography

Casey Hobbs, RN, found her passion for nursing while in her early twenties. For the past 40 years she has served as both an RN, Manager and Director in hospitals, home care and hospice and is currently the Director of Nursing for a large healthcare organization in Northern California.

Casey has always maintained “laughter is the best medicine.” In 2009 Casey, along with **Entertainment Producer Pattie Lockard** created a national radio and podcast program called **Nurse Talk** which ran for 10 years. She is also a public speaker and spokesperson for her profession and is a fierce advocate for patients and Medicare for All.

To learn more about Nurse Talk and/or Casey Hobbs speaker topics visit: [Casey Hobbs, RN, Talk Radio Host, Speaker](#) and [Nurse Talk](#).

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