



**BlueCross BlueShield  
of Illinois**

# Blue Cross and Blue Shield of Illinois Provider Manual

## HMO Scope of Benefits Section

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company,  
an Independent Licensee of the Blue Cross and Blue Shield Association

## Skilled Nursing Facility (SNF)

### Benefit

Care of a member in a Skilled Nursing Facility (SNF) is a covered benefit

### Interpretation

Skilled nursing facility care is in benefit if the member has a documented need for skilled care and the PCP determines medical necessity for the service.

Skilled care is care that requires the services of a trained medical professional and cannot reasonably be taught to a person without specialized skill and professional training. Examples of skilled care are:

- frequent extensive, sterile dressing changes
- infusions of IV medications
- daily physical therapy with documentation of continuing objective improvement
- frequent non-self-injectable medications

It is the IPA's responsibility that one or more IPA physicians maintain privileges with at least one HMO-contracted SNF. The IPA (especially the physician) must regularly assess the level of care required by any member in a SNF. In particular, the physician should assess the member's need for skilled services. Care should not be custodial (see separate benefit Guideline on Custodial Care). Ongoing eligibility for benefit coverage depends on the member's continuing need for skilled care. The nature of the care provided, rather than the setting of care, determines whether or not the care is skilled.

Skilled Nursing facility means an institution or a distinct part of institution which is primarily engaged in providing comprehensive skilled services and rehabilitative Inpatient care and is duly licensed by the appropriate governmental authority to provide such services.

There is no benefit coverage for holding a skilled nursing bed during the time that a SNF member is hospitalized.

SNF units are charged towards the Utilization Management Fund according to the terms in the Medical Service Agreement.

|                |                      |            |
|----------------|----------------------|------------|
| <b>Paid by</b> | Professional Charges | <b>IPA</b> |
|                | Facility Charges     | <b>HMO</b> |

**Note: See related benefits interpretation on Custodial Care**