

Medicare Lifetime Reserve Days

An institutionalized beneficiary getting both Medicare and Medicaid coverage must use all of their Medicare lifetime reserve (LTR) days after their regular inpatient days have been used before Medicaid can make a payment. If the Medicaid beneficiary chooses not to use their LTR days, they must do so in writing. They will then be responsible for payment of services covered under those unused LTR days. Medical providers must tell the beneficiary when regular Medicare inpatient days are ending. The beneficiary can later choose to use the LTR days instead of paying for those services.