

Custodial Care

Personal, professional, non-medical care when you need it most.

Sometimes after a hospital stay or an outpatient procedure* you might need extra help with basic everyday tasks. That help is custodial care.

Custodial care is non-medical care performed by professional caregivers. It includes help with self-care tasks like eating, dressing, and bathing; household chores like cooking, running errands, and laundry; or mobility tasks like lifting and carrying items.

For example, if you had surgical repair of a hammertoe and you have to keep the affected toe immobilized, you would qualify for the benefit.

Our custodial care benefit covers up to 20 hours of care after a hospital stay or outpatient procedure, for a maximum of 60 hours per year at no cost to you. Original Medicare does not cover custodial care.

Custodial care must be provided by a professional home health agency or provider. Prior authorization is required.

*Outpatient procedures must be performed at a facility, not a provider's office and they do not include outpatient diagnostic tests like colonoscopies or biopsies.

HealthTeam Advantage, a product of Care N' Care Insurance Company of North Carolina, Inc., is a PPO and HMO Medicare Advantage plan with a Medicare contract. Enrollment in HealthTeam Advantage depends on contract renewal.