

We asked two AI assistants fifteen questions about Birmingham's nursing homes.

A leading general-purpose AI assistant with web search, and SNF Scout, the AI assistant inside SNF Insights that answers from ten years of CMS ratings, PBJ staffing, cost reports, MDS and payer data. Same day, same questions, every answer checked against the source data. The questions are the ones operators get asked before hospital network meetings, payer negotiations, QAPI reviews and board meetings.

THE SCORECARD · JEFFERSON COUNTY AND ALABAMA · TESTED OCTOBER 10, 2026

QUESTION	TYPE	GENERAL ASSISTANT	SNF SCOUT
Tags one home was cited for more than once	Survey tags	Correct	Correct
Local homes ranked by short-stay rehospitalization	Outcomes	Partial missed 11 of 34 homes	Correct
Highest and lowest long-stay hospitalization rates	Outcomes	Partial missed the highest	Correct
Local homes ranked by nursing staff turnover	Staffing	Partial missed 11 of 34 homes	Correct
Most-cited F-tags and those at harm level	Survey tags	Partial incomplete count	Correct
One home's occupancy and staffing over 3 years	History	Partial today only	Correct every quarter
One home's occupancy growth vs. its 10 nearest	Market	Partial no growth figure	Correct
Medicare Advantage share, top insurers, HMO vs. PPO	Medicare Adv.	Partial no insurer counts	Correct 68.6%
What MA members pay for a SNF stay after day 20	Plan benefits	Partial some plans, one wrong	Correct all 12 plans
Homes getting over 5% of nursing hours from agency	Staffing	No answer not computed	Correct 1 of 34
Shortest and longest director of nursing tenure	Staffing	No answer not published	Correct
Star-rating gains and losses since 2022	History	No answer today only	Correct
Coding of shortness of breath lying flat, and trend	MDS coding	No answer "not public"	Correct 11 quarters
Median operating margin, Alabama homes	Financials	No answer national figure	Correct
UnitedHealthcare and Aetna room-and-board rates	Payer rates	No answer not public	Correct 174 / 113 homes
Result		1 correct · 8 partial · 6 none	15 correct

"Filtering the CMS Provider Information dataset on state=AL and county=Jefferson returned 23 nursing homes."

General assistant. The county has 34; it ranked them without the other 11.

SNF SCOUT

All 34, every one ranked

"...which I couldn't do reliably with web tools."

General assistant, on agency staffing from the CMS payroll file

SNF SCOUT

1 of 34 homes over 5%, at 10.0%

"Facility-level MDS item frequencies are not public."

General assistant, on shortness-of-breath coding

SNF SCOUT

11 quarters of it, home by home

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Test run October 10, 2026, on 15 questions; AI answers vary between runs. Five earlier runs on 13-, 14- and 15-question versions are kept on file; in those the general assistant got 4 to 7 right and SNF Scout 12 to 14. In this run the general assistant's data request returned 23 of the county's 34 homes, which cost it the ranking questions. The general assistant was allowed unlimited web searches and used CMS's public data APIs directly. Facility and chain names are withheld. CMS data as of September 2026; PBJ staffing 2026 Q1; payer rates from Transparency in Coverage files published June 2026, not independently validated; MA plan benefits from CMS 2026 filings; cost reports are self-reported by facilities. Results reflect this test and do not guarantee how either assistant will answer in the future; AI models and the underlying data change over time. Figures are for information only; verify them before using them in financial, clinical or contracting decisions. SNF Insights is a product of Bara Analytics LLC, Birmingham, Alabama.

What the answers looked like.

Excerpts from the same run, condensed. Facility names are replaced with letters; every number is as answered.

What do Blue Cross and VIVA Medicare Advantage members pay for a SNF stay after day 20?

GENERAL ASSISTANT

Found three Blue Cross plans and one VIVA plan from search snippets and plan-finder pages, listed one Blue Cross plan at \$221 a day (the filing says \$218), and noted: "I could not parse VIVA's other plans or the plan PDFs directly."

SNF SCOUT

2026 PLANS, IN-NETWORK	PLANS	DAYS 21+
Blue Cross Blue Shield of Alabama	3	\$218/day to day 100
	1	\$125/day, days 21–55
VIVA Health	4	\$218/day, days 21–63
	2	\$218/day, days 21–50
	2	\$0 or \$218/day, days 21–51

All 12 plans from CMS's 2026 benefit filings. Same insurer, different answers, so the plan matters at admission.

What do UnitedHealthcare and Aetna pay Alabama nursing homes for room and board?

GENERAL ASSISTANT

"These rates sit only in the insurers' Transparency-in-Coverage machine-readable files, which are multi-gigabyte JSON. A web assistant can't parse them." No answer.

SNF SCOUT

PAYER	HOMES	MEDIAN / DAY	MIDDLE HALF
UnitedHealthcare	174	\$426.50	\$405 – \$450
Aetna	113	\$425.00	\$300 – \$541

Medians nearly identical; UnitedHealthcare's rates cluster within \$45, Aetna's spread across \$241. Rates from June 2026 payer filings.

How many Jefferson County homes got over 5% of nursing hours from agency staff?

GENERAL ASSISTANT

Named the right CMS file, then: adding it up "for 23 homes across about 90 days each, which I couldn't do reliably with web tools." No answer.

SNF SCOUT

AGENCY SHARE OF HOURS, Q1 2026	ALL NURSING	RN	LPN	CNA
Home A, the one over 5%	10.0%	31.5%	1.7%	8.5%

1 of 34 homes. Six more used some agency staff but stayed under 5%; 27 used none. Every day of the quarter, by role.

Who codes shortness of breath lying flat (MDS J1100C) most, and how has it changed?

GENERAL ASSISTANT

"Facility-level MDS item frequencies are not public." No answer. (They are: CMS publishes them quarterly in its MDS frequency files.)

SNF SCOUT

HOME	CODED YES, APR 2026	DEC 2023
Home E	48.6%	—
Home F	39.7%	43.6%
Home G	29.6%	0%

Trend across 11 quarters: Home F peaked at 75.5% in Jan 2026; Home G climbed from 0% to about 30%; the county's top coder in Dec 2023 (81.7%) fell to 30.7% by early 2025. Small homes, so a few residents swing these rates.

Every answer above comes with the table behind it in SNF Scout, so the numbers can be checked, exported and taken into a decision.

Ask SNF Scout your own questions.

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Excerpts condensed from the 15-question run, October 10, 2026; full answers and the answer key are kept on file. Payer rates from Transparency in Coverage filings, not independently validated; cost reports are self-reported; PBJ staffing is reported by facilities. SNF Insights is a product of Bara Analytics LLC, Birmingham, Alabama.