



LOCAL HELP FOR PEOPLE WITH MEDICARE

Medicare Coverage of Hospital Visits

Medicare covers care that you receive while in the hospital. This can be care you receive when you stay overnight, or when you enter and leave the hospital on the same day.

Know if you are an inpatient or outpatient

The only way to know your hospital status is to **ask**. There are no specific characteristics of your hospital stay that automatically make you an inpatient or outpatient. Medicare covers your care differently if you are an inpatient or outpatient.

Hospital inpatient: Your attending physician has **formally admitted** you as an inpatient

Hospital outpatient: You are **not formally admitted** to the hospital as an inpatient.

What are observation services?

Observation services are **outpatient services**. They are ongoing short-term treatment and assessments of whether you should be admitted as an inpatient or if you can be discharged. Observation services may include an overnight or longer stay, but that does not mean you are an inpatient.

Remember, always ask your doctor if you are an inpatient or outpatient. If you are receiving outpatient observation services for more than 24 hours, you should receive a notice from your hospital that tells you that you are an outpatient. This notice will also explain why you are an outpatient. Your doctor should explain this notice in person.

This handout focuses on Original Medicare. If you have a Medicare Advantage Plan, contact your plan to learn about costs and coverage. Medicare Advantage Plans must cover the same services as Original Medicare, but may have different costs and rules.

Part A-covered services

Part A covers inpatient hospital care, including:

- A semi-private room and meals
 - Note: Medicare will not pay for a private room unless it is medically necessary or it is the only room available.
- Most medications administered as treatment during your inpatient hospital stay
- General nursing
- Services related to your inpatient treatment (like laboratory tests and x-rays)
- Equipment that the hospital provides for you to use during your stay (like a walker)

Part B-covered services

Part B covers services and procedures you receive as an outpatient, including:

- Observation services
- Emergency room care
- Outpatient clinic services
- Ambulance services **in limited cases**
- Hospital-billed laboratory tests and x-rays
- Medical supplies (like splints or casts)
- Certain medications related to your outpatient hospital care

Part B covers **all physician services**, regardless of your inpatient status.

Original Medicare hospital costs

Part A costs for hospital inpatients

- Deductible: \$1,316 each benefit period
- Hospital coinsurance:
 - \$0 for the first 60 days of inpatient care each benefit period
 - \$329 per day for days 61-90
 - \$658 per lifetime reserve day (you have 60 lifetime reserve days that can only be used once)

Part B costs for hospital inpatients and outpatients

- 20% coinsurance for physician services (regardless of inpatient status)



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Benefit period begins	Benefit period	Benefit period ends
You are admitted to a hospital or skilled nursing facility (SNF) as an inpatient.	Benefit period continues as you receive covered inpatient hospital or SNF care.	Benefit period ends when you've been out of the hospital or SNF for at least 60 days in a row.

National and local resources for personalized help

State Health Insurance Assistance Program (SHIP): Contact your local SHIP for personalized, one-on-one counseling and assistance with understanding Medicare coverage of hospital visits.

Senior Medicare Patrol (SMP): If you think you were improperly billed for hospital services, or you have other concerns about fraud, waste, and abuse, contact your local Senior Medicare Patrol (SMP) for education and assistance regarding suspected Medicare fraud, errors, or abuse.

1-800-MEDICARE: Contact Medicare if you have questions about Medicare-covered services, If you have Original Medicare, you can also call to get information about Medicare-approved hospitals and facilities.

Medicare Advantage Plan: If you have a Medicare Advantage Plan, contact your plan with questions about costs and coverage.

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free:	SMP toll-free:
SHIP email:	SMP email:
SHIP website:	SMP website:
To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org .	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .

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