

What Original Medicare Covers

How Medicare covers hospital services depends on the type of service. Part A covers inpatient hospital care, and Part B generally covers other hospital services.

What Part A Covers

Part A covers hospital care if you are **formally admitted as an inpatient**. Part A coverage includes:

- Semi-private hospital room
- Meals
- Most medications administered during an inpatient hospital stay
- General nursing
- Supplies and appliances
- Blood transfusions
- Equipment the hospital provides for you to use during your inpatient stay
- X-rays and other diagnostic services

What Part B Covers

Part B generally covers all services and procedures that you receive as an **outpatient**, as well as all physician services. Part B coverage includes but isn't limited to:

- Physician services (whether you receive them as an inpatient or outpatient)
- Outpatient hospital services including observation stays, outpatient procedures, physical therapy, and same-day surgeries
- Medical supplies
- Emergency room care
- Outpatient clinic services
- Ambulance services to or from the hospital, in certain situations (e.g., when an ambulance is the only safe method of transport)
- Blood transfusions
- Hospital-billed laboratory tests
- Medications related to your outpatient care

What Medicare Advantage Plans Cover

Medicare Advantage Plans must cover the same level of services as Original Medicare, but each has its own coverage policies and costs. If you have a Medicare Advantage Plan, contact your plan to learn about your hospital care costs and your plan's rules.

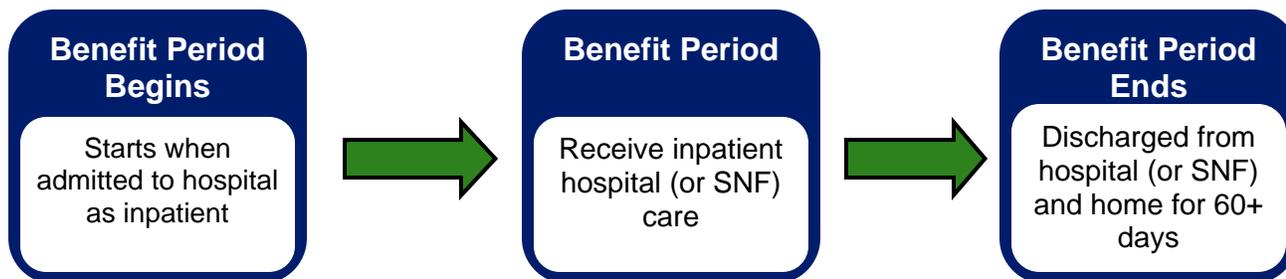
If I stay overnight, am I a hospital inpatient or outpatient?

This depends on the hospital's decision regarding your care needs. If you are formally admitted into the hospital, you are considered an **inpatient**. If you are an **outpatient**, you might be kept in the hospital for monitoring, but you are not admitted as an inpatient. This is also called an **observation stay**. It is important to know whether you are under observation because it affects your costs (see next page).

Whether you are in the hospital under observation also affects your benefits once you leave the hospital. Observation stays can affect the **skilled nursing facility (SNF)** care you are eligible for after your hospital stay. Original Medicare requires a three-day hospital stay in the 30 days before you enter a SNF. Make sure you know if you meet these requirements before entering a SNF. The best way to find out if you are under observation is to ask the hospital staff. Ask family members or caregivers to ask on your behalf if you are unable to ask yourself.

Original Medicare Inpatient Hospital Costs

Part A covers inpatient hospital stays. Your costs depend on where you are in your **hospital benefit period**. A hospital benefit period begins when you are admitted to the hospital as an inpatient and ends when you have not received inpatient care for 60 days in a row.



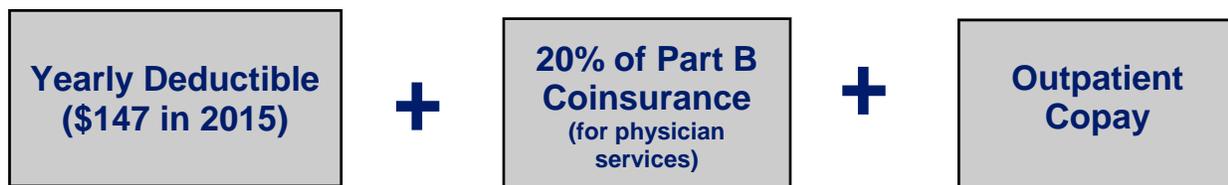
The table below shows your costs based on your location in the hospital benefit period. Note that you pay separately for doctor services you receive as a hospital inpatient under Part B (see next page).

2015 Part A Inpatient Hospital Costs			
Inpatient Days 1-60	Inpatient Days 61-90	Inpatient Days 91-150 (Lifetime Reserve Days*)	Inpatient Days After Using Lifetime Reserve Days
\$0 coinsurance after \$1,260 deductible	\$315 per day	\$630 per day	Full cost

*Your 60 lifetime reserve days can be used only once during your lifetime and do not renew, but you do not have to use all of them at once.

Original Medicare Outpatient Hospital Costs

Part B covers most outpatient hospital costs. Once you have met the Part B deductible, (\$147 in 2015) you have two kinds of costs when you are a hospital outpatient. These vary by service. You pay 20 percent of the costs of physician services you receive. You typically also have to pay a copayment for each outpatient service you receive, like an observation stay or same day surgery. These costs may include facility fees.



If you have Original Medicare with a Medigap Policy, your plan may fill in the costs you experience during an outpatient/ observation hospital stay.

If you have a Medicare Advantage Plan, your costs may look different than the costs listed above. Your plan may also not have the same restrictions regarding outpatient/ observation care as Original Medicare. Contact your Medicare Advantage Plan for specifics on rules and costs.

Contact your SHIP for help understanding the way Original Medicare, Medigap policies, and Medicare Advantage Plans cover hospital costs.

Local SHIP Contact Information

SHIP toll-free:

SHIP email:

SHIP website:

To find a SHIP in another state: call 877-839-2675 or visit www.shiptacenter.org