

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 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 depending on if you are 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.

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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)
- Medical supplies (like splints or casts)

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 and 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: \$1,556 each benefit period
- Hospital coinsurance:
 - \$0 for the first 60 days of inpatient care each benefit period
 - \$389 per day for days 61 - 90
 - \$778 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)

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 SMP for education and assistance.

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 cost and coverage.

Local SHIP Contact Information	Local SMP Contact Information
Local Phone: (920) 448-4300	Toll-Free Phone: (888) 818-2611
Email: bc.adrc@browncountywi.gov	Email: smp-wi@gwaar.org
Website: www.adrcofbrowncounty.org	Website: www.smpwi.org
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



LOCAL HELP FOR PEOPLE WITH MEDICARE

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