



Medicare and Your Hospital Benefits

GETTING STARTED



Hospital care when you need it

KNOW YOUR RIGHTS

You have the right to be included in decisions about your care, the right to a process to appeal decisions about payment of services, and the right to privacy and confidentiality. For more information, visit www.medicare.gov/publications to view or print the booklet “Medicare Appeals.” You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you’re a hospital inpatient and think you’re being discharged too soon, you have the right to ask for an appeal. This will start a review of your discharge by a Quality Improvement Organization (QIO). You also have the right to tell the QIO if you have concerns about the quality of your care. To get the phone number for the QIO in your area, visit www.medicare.gov/contacts, or call 1-800-MEDICARE.

WHERE CAN I GET MORE INFORMATION?

Get Medicare publications and find helpful phone numbers and Web sites by visiting www.medicare.gov or calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

- To get all the information you need before you leave the hospital, visit www.medicare.gov/publications to view or print the publication “Your Discharge Planning Checklist.”
- To compare hospitals, visit www.medicare.gov/hospitalcompare/search.aspx and use the Hospital Compare Web site. Hospital Compare gives you a “snapshot” of the quality of the hospitals in your area and around the nation.
- To learn about how you can choose a hospital that meets your needs, visit www.medicare.gov/publications to view or print the booklet “Guide to Choosing a Hospital.”
- For free health insurance counseling and personalized help with insurance questions, call your State Health Insurance Assistance Program (SHIP). Visit www.medicare.gov/contacts, or call 1-800-MEDICARE to get the most up-to-date SHIP phone numbers.
- If you suspect fraud, visit www.stopmedicarefraud.gov, or call 1-800-MEDICARE.



Scan to view the “Guide to Choosing a Hospital.”

“Medicare and Your Hospital Benefits: Getting Started” isn’t a legal document. More details are available in the “Guide to Choosing a Hospital.” Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

HOSPITAL CARE WHEN YOU NEED IT

LET'S GET STARTED

Medicare helps cover certain medical services and supplies in hospitals. If you have both Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance), you can get the full range of Medicare-covered services in a hospital.

ARE YOU A HOSPITAL INPATIENT OR OUTPATIENT?

What you pay for hospital services and supplies depends on whether you're an inpatient or an outpatient. Staying overnight in a hospital doesn't always mean you're an inpatient. If you aren't sure whether you're an inpatient or an outpatient, ask your doctor or the hospital staff. For more information, visit www.medicare.gov/publications to view or print the publication "Are You a Hospital Inpatient or Outpatient?" You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

WHAT'S COVERED?

If you're admitted to the hospital as an **inpatient**, **Part A** will help cover your stay. This would generally include a semi-private room, meals, general nursing care, drugs, and other hospital services and supplies you get during your inpatient stay. It doesn't include doctors' services. **Part B** helps cover some of the doctors' services you get when you're a hospital inpatient.

Note: Medicare measures your use of inpatient hospital care and skilled nursing facility (SNF) services in "benefit periods." A benefit period begins the day you're admitted as an inpatient to a hospital or SNF and ends when you haven't had any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. You can have more than 1 hospital stay within the same benefit period. There's a limit on how many days Medicare covers during a benefit period, but there's no limit on the number of benefit periods you can have over your lifetime.

Part B also helps cover **outpatient** services like doctors' services, emergency and observation services, lab tests, and X-rays.

Remember, staying overnight in a hospital doesn't always mean you're an inpatient.

WHAT ISN'T COVERED?

Medicare doesn't cover the cost of private-duty nursing, a phone or television, personal items (like toothpaste), or a private room unless medically necessary. If you're an outpatient, Part B generally doesn't cover the prescription drugs that you can "self administer" (take by yourself). If you have a Medicare Prescription Drug Plan (Part D), these drugs may be covered under certain circumstances. Call your plan for more information, or visit www.medicare.gov/publications to view or print the publication "How Medicare Covers Self-Administered Drugs Given in Hospital Outpatient Settings." to read "How Medicare Covers Self-Administered Drugs Given In Hospital Outpatient Settings."

WHAT DO I PAY?

If you have **Part A**, you pay the following for an **inpatient** hospital stay:

- A one-time hospital deductible, but no coinsurance for days 1–60 during each benefit period.
- A coinsurance amount per day for days 61–90 during each benefit period.
- A coinsurance amount for each "lifetime reserve day." You may choose to use these lifetime reserve days after day 90 of each benefit period. You have a total of 60 lifetime reserve days over your lifetime.
- All costs for each day after you've used all of your lifetime reserve days.

If you have **Part B**, in general, you pay 20% of the Medicare-approved amount for most doctor services you get when you're a hospital inpatient or outpatient. For hospital outpatient services, you generally pay a copayment for each individual outpatient hospital service. The copayment can be different for each service but never more than the Part A hospital deductible. In some cases, your total copayments for all covered hospital outpatient department services may be more than the inpatient hospital deductible.

"2012 Medicare Costs" has the most up-to-date information on deductibles, coinsurance, and copayments. To view or print the publication "2012 Medicare Costs," visit www.medicare.gov/publications, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

www.medicare.gov

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