

Know Before You Go: Hospital Stays

Medicare's coverage of hospital services can be confusing at times and may lead to some unexpected out-of-pocket costs. Here are a few tips you should know before you go!

Inpatient vs. Outpatient

Ask the hospital if your stay is considered inpatient or outpatient. Inpatient hospital stays are covered under Part A of Medicare and requires that a doctor has certified that you need inpatient hospital care to treat your illness or injury. You will need to pay the Part A deductible and any per day copays if your stay extends beyond 60 days.

Outpatient hospital stays are covered under Part B of Medicare and can occur when you need emergency or observation services or are scheduled for a same-day surgery. You'll need to pay the Part B deductible, then 20% of the Medicare-approved amount for any services you receive. Even if you stay overnight, you may still be considered under outpatient care.

Skilled Nursing Facility (SNF) Care

Ask if you will be required to receive rehabilitative services in a skilled nursing facility (SNF) after your stay. Medicare will only pay for SNF services if you were hospitalized as an inpatient for 3 days (excluding the day you were discharged) prior to moving to the facility, and must transfer to the SNF within 30 days of discharge. If you were considered an outpatient while you were in the hospital and moved to a SNF, Medicare Part A will not pay for services at the facility. **Note:** some Medicare Advantage plans waive the 3-day inpatient requirement for SNF care.

Self-Administered Medications

Ask if you are able to bring your medications from home. Many hospitals have policies that don't allow patient to bring prescription or other drugs from home while they are receiving treatment, and will dispense medication from their own pharmacy; these are called "self-administered medications".

Neither Medicare Part A nor Medicare Part B cover the cost of these medications. Your Part D plan may reimburse the cost of these medications, it is recommended that you reach out to them if you receive a bill from the hospital after your stay.