

Are You a Hospital Inpatient or Outpatient?

Did you know that even if you stay in the hospital overnight, you might still be considered an “outpatient”? Your hospital status (whether the hospital considers you an “inpatient” or “outpatient”) affects how much you pay for hospital services (like X-rays, drugs, and lab tests). Your hospital status may also affect whether Medicare will cover care you get in a skilled nursing facility (SNF).

An inpatient admission begins the day you are formally admitted to the hospital with a doctor’s order. The day before you are discharged is your last inpatient day. You are an outpatient if you are getting emergency department services, observation services, lab tests, or X-rays, and the doctor hasn’t written an order to admit you as an inpatient even if you spend the night at the hospital.

If you are in the hospital more than a few hours, always ask your doctor or the hospital staff if you are in an *inpatient* or an *outpatient* stay.

Why? Because if you have not met the 3-day inpatient stay requirement, your SNF will not be covered.

What do I pay as an inpatient?

Medicare Part A (Hospital Insurance) covers inpatient hospital services.

You pay a one-time deductible for all of your hospital services for the first 60 days you are in the hospital

Medicare Part B (Medical Insurance) covers most of your doctor services when you are an inpatient.

You pay 20% of Medicare-approved amount for doctor services after paying the Part B deductible

What do I pay as an outpatient?

Medicare Part B covers outpatient hospital and doctor services.

You pay a copayment for each individual outpatient hospital service.

You pay 20% of the Medicare-approved amount after the Part B deductible.

Note: The copayment amount for a single outpatient hospital service can’t be more than the inpatient hospital deductible. In some cases, your total copayment for all services may be more than the inpatient hospital deductible.

Generally, the prescription and over-the-counter drugs you get in an outpatient setting like an emergency department (sometimes called “self-administered drugs”) are not covered by Part B.

If you have Medicare Part D prescription drug coverage, these drugs may be covered under certain circumstances. Call your plan for more information.

To read more, go to <http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf>