



UNDERSTANDING MEDICARE

WHAT'S COVERED?

MEDICARE PART A COVERAGE —

INPATIENT SERVICES

Hospital care

Skilled nursing / Rehabilitative care *(in a medicare-certified skilled nursing facility)*

After a hospital stay of at least three days *(when you meet certain other conditions)*, up to 100 days per benefit period are covered:

- * *The first 20 days are covered at 100%*
- * *The next 80 days – Medicare Part A covers everything except the daily co-insurance (the amount of which changes annually)*

In-patient services include room and board and all ancillary services such as labs, therapy, pharmaceuticals, and more.

After discharge from a Medicare-covered stay — either hospital or skilled nursing — patients may be reinstated within 30 days for skilled inpatient services that are covered by Medicare.

HOME HEALTH OR HOSPICE

With You, for You!

NOTE: SOME EXPENSES ARE NOT COVERED UNDER MEDICARE PART A —

- Care not considered “reasonable and necessary”
- “Custodial care,” such as help w/bathing, walking, etc.
- Items provided for personal comfort *(such as TV in a room, telephone, etc.)*
- Routine dental care, hearing aids, glasses, etc.

MEDICARE PART B COVERAGE —

Medicare Part B has a deductible that changes annually. Once you've paid the deductible each year, Medicare Part B will pay 80% of the approved Medicare fees for:

- Physician Services
- Other Practitioners' Services
- Other Services

MEDICARE PART D COVERAGE —

- Prescription drugs



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