



# 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.

#### SOME 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

### PROVIDENCE

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