



Medicare Part A: Inpatient Services

In part one of our series on Medicare, we looked at how to enroll and the different enrollment periods. Here, in this second part of the series, we will begin to break down what all the different parts mean for the Medicare enrollee, starting with Medicare Part A.

“Part A and Part B together are known as original Medicare,” says Ben Rothering, a licensed insurance salesman who specializes in helping guide people through the Medicare process. When President Lyndon B. Johnson signed Medicare into law in 1965, it only consisted of Parts A and B. Part C was added in 1997 and Part D in 2003.

What is Medicare Part A?

Rothering explains that Part A involves inpatient or hospital insurance. “Part A is going to kick in when you are admitted to the hospital. And I stress the word ‘admitted’ because that’s a very important thing to remember—if you’re spending some time in the hospital, whether you are actually admitted, or they are just keeping you or hold you for observation.”

According to Rothering, the specific benefits of Part A are all related to hospital, inpatient, skilled nursing facility care, inpatient blood work like transfusions, home health care, and hospice for the terminally ill and have a benefit period of 60 days.

“So, if you are admitted to the hospital, that is going to initiate a 60-day benefit period, and Medicare is going to cover a hundred percent in those first 60 days, after the Part A deductible has been paid.” After the first 60 days have been reached, daily hospital copays are necessary.

“When we get into skilled nursing facility care, this has a 20-day benefit period,” advises Rothering, emphasizing the necessity of meeting Medicare’s requirements. “Medicare will cover the first 20 days, a hundred percent, if you were in the hospital for a minimum of three days. You always want to make sure you are at a Medicare-approved facility.”

Summarizing the other coverages for inpatient blood work like transfusions, Medicare will pay everything after the first three pints of blood. For home health care and hospice for the terminally ill, Medicare will cover everything they feel is medically necessary.

For Adults Age 65 and Over

“Part A is going to be premium free for ‘most’ people; meaning you or a spouse have worked long enough, and you’ve paid your taxes. As long as you’ve done that, you’ve earned Part A already.”

If you or a spouse are on an employer-sponsored group plan, and you intend to continue working beyond 65, Rothering advises that taking Part A is still a good thing to do. “You’ve earned it, and it can help supplement the group coverage you have.” However, you should consult your human resources department first, since different size companies may have different rules in place for how their group plans work with Medicare.

For help navigating Medicare, Rothering can be reached via cell phone at (608) 354-3869 or via email at rothering27@gmail.com.



***To listen to an in-depth conversation on this topic with Ben Rothering, please follow this link:
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