



# Your Guide to Medicare Part A (Hospital Insurance)

Medicare Part A, also known as the “Hospital Insurance” portion of Medicare, provides coverage for certain hospital, skilled nursing facility, and home health services. Because these services are arguably the most critical to your health care and carry the highest costs, understanding Part A coverage is an important part of your Medicare selection process.



## What Part A covers

- **Inpatient hospital stays:** Part A covers semi-private rooms, meals, general nursing, and drugs administered as part of your inpatient hospital treatment along with other hospital services and supplies.
- **Skilled nursing facility care:** After a qualifying hospital stay, Part A can cover stays in a skilled nursing facility, including semi-private rooms, meals, skilled nursing and rehabilitative services, and other related care.
- **Home health care:** Home health care is limited to medically necessary part-time or intermittent skilled nursing care and home health aide services. It may also include physical therapy, occupational therapy, and speech-language pathology services.

## Coverage limits and requirements

Medicare Part A doesn't provide limitless, cost-free coverage. There are certain requirements and limits you should be aware of:

- **Inpatient hospital stays:** Typically, you have a "benefit period" that begins the day you're admitted and ends when you haven't received any inpatient care for 60 consecutive days. For each benefit period, you're covered up to 90 days, with the possibility of an additional 60 days (lifetime reserve days) over your lifetime.
- **Skilled nursing facility care:** After a three-day minimum inpatient hospital stay, you can receive up to 100 days of skilled nursing care per benefit period.
- **Home health care:** No prior hospital stay is required for home health care coverage, but a doctor must certify that you need the specific services and create a care plan.

## Potential costs

While most beneficiaries qualify for premium-free Part A because they or a spouse paid Medicare taxes through their jobs for at least 10 years, there are other costs to

- **Deductibles:** There's a deductible for each benefit period (and you could have more than one benefit period in a year), which can change yearly.
- **Coinsurance:** If your inpatient hospital stay exceeds 60 days within a benefit period, you'll face coinsurance costs that increase the longer you stay.
- **Lifetime Reserve Days:** After using up the covered 90 days, you can tap into your 60 lifetime reserve days, but a daily coinsurance applies.



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