

## **CAPITAL INSURANCE AGENCY OF WISCONSIN**

### What Does Medicare Cover?

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(Note: All Dollar Amounts Are Based On 2000 Figures.)

Medicare is packaged in two parts: Part A and Part B. Qualified individuals automatically receive "Part A" which is hospitalization insurance. When all coverage requirements are met, Part A of Medicare will help pay for:

- Limited hospitalization coverage
- Limited post-hospital skilled nursing home care
- Home health care
- Limited hospice care
- Blood, after the first three pints

Part B Is Medical Insurance And It Covers:

- Physicians' services
- Outpatient hospital care
- Physical therapy
- Diagnostic care
- Other services

How Much Does Part A Pay For Skilled Nursing Care?

It will pay for the first 20 days if you go directly from the hospital to the skilled nursing care facility. It will pay \$97 per day for the 21st through the 100th day per benefit period.

How Much Does Part A Pay For Inpatient Hospital Care?

During a benefit period, Medicare Part A will help pay for the first 90 days of medically necessary care in a Medicare-certified hospital. During the first 60 days, Medicare will pay all covered costs except the deductible. During a benefit period, you pay the deductible only once, regardless of the number of times you go to the hospital. During the 61st through the 90th day, Medicare pays all covered costs except for coinsurance of \$194 per day. You are responsible for paying the coinsurance.

What Is A Reserve Day?

If you are in the hospital for more than 90 days in a benefit period, you can use your reserve days to help pay the bill. If a reserve day is used, Medicare will pay all covered cost except \$388 per day. You are responsible for the coinsurance.

## Under Part A, Which Hospital Services Are Covered?

Part A helps pay for the following while you are in the hospital:

- Semiprivate room
- Meals
- Regular nursing services
- Rehabilitation services
- Drugs
- Medical supplies
- Lab tests
- X-rays
- Operating room
- Recovery room
- Intensive care
- Coronary care
- Medically necessary services and supplies

## Under Part A, Which Hospital Services Are NOT Covered?

Part A will not pay for certain expenses which, while common to the hospitalization experience, are not related to costs of actual or necessary care. Such non-eligible expenses include:

- Telephone
- Television
- Private duty nurses
- Amount between a semiprivate and private room rate unless it is medically necessary

## How Do I File a Claim?

The best news yet is that you do not have to file a claim for payment. The facility from which you received care will file the claim for you.

## What Is The Deductible?

A deductible is an amount that you will pay before Medicare pays anything. As of January 1, 2000, the deductible per benefit period is \$776.

## What Does Medicare Part B Cover?

Medicare Part B is medical insurance rather than hospital insurance. It helps to pay for:

- Physician services
- Outpatient hospital services
- Emergency room visits when you are treated and released

Outpatient surgery  
Diagnostic tests  
Clinical lab services  
Outpatient physical therapy  
Speech therapy  
Medical equipment and supplies  
Rural health clinic services  
Renal dialysis  
Other health services and supplies