

2009 MEDICARE PART A: HOSPITAL INSURANCE – COVERED SERVICES PER BENEFIT PERIOD

Services	Benefit	Medicare Pays (1)	You Pay (1)
HOSPITALIZATION Semi-private room and board, general nursing and miscellaneous hospital services and supplies.	First 60 days	All but \$1,068 deductible	\$1,068 deductible
	61st to 90th day	All but \$267 a day	\$267 a day
	91st to 150th day (2)	All but \$534 a day	\$534 a day
	Beyond 150 days	Nothing	All costs
POST-HOSPITAL SKILLED NURSING FACILITY CARE You must have been in a hospital for at least 3 days, enter a Medicare approved facility generally within 30 days after hospital discharge, and meet other program requirements. (3)	First 20 days	100% of approved amount	Nothing
	21st to 100th day	All but \$133.50 a day	Up to \$133.50 a day
	Beyond 100 days	Nothing	All costs
HOME HEALTH CARE (also see Part B) Medically necessary skilled care, home health aide services, medical supplies, etc. after a 3-day inpatient hospital stay for visits 1-100.	100% part-time or intermittent nursing care and other services for as long as you meet criteria for benefits.	100% of approved amount; 80% of approved amount for durable medical equipment.	Nothing for services; 20% of approved amount for durable medical equipment.
HOSPICE CARE Full scope of pain relief and support services available to the terminally ill.	As long as doctor certifies need.	All but limited costs for outpatient drugs and inpatient respite care.	Limited cost sharing for outpatient drugs and inpatient respite care.
BLOOD	Blood	All but first three pints per calendar year	For first three pints (4)

1) These figures are for 2008 and are subject to change each year.

2) Lifetime reserve days may be used only once.

3) Neither Medicare nor Medigap insurance will pay for most nursing home care.

4) To the extent the blood deductible is met under one part of Medicare during the calendar year it does not have to be met under the other part.

NOTE: The Medicare Part A premium is \$0 for eligible beneficiaries. For those who are ineligible the Medicare Part A premium is \$443 per month for those who worked fewer than 30 credits or \$244 per month for those who worked between 30 and 40 credits.

A **benefit period** begins on the first day you receive services as an inpatient in a hospital and ends after you have been out of the hospital or skilled nursing facility for 60 consecutive days.