



Review Quiz Answers

Level 2: Medicare Coverage Rules ***Course 1: Part A (Hospital Insurance)***

- 1) Medicare Part A mainly covers:
 - a. Medically necessary dental care
 - b. Observation hospital services
 - c. Inpatient hospital care**
 - d. Emergency room care

- 2) Part A is also known as hospital insurance and Part B is known as medical insurance.

True or False

Answer: True. Medicare Part A, also known as the hospital insurance part of Medicare, covers mainly inpatient hospital care, skilled nursing facility care, home health care, and hospice care. Medicare Part B, also known as the medical insurance part of Medicare, covers mainly outpatient services.

- 3) Medicare Part A generally does not cover:
 - a. Inpatient hospital care
 - b. Hospice
 - c. Doctor services provided in hospital settings**
 - d. Home health care

- 4) What is a benefit period?
 - a. The amount of time during which Original Medicare pays for inpatient hospital and skilled nursing facility (SNF) services**
 - b. The amount of time during which Medicare beneficiaries pay for outpatient benefits
 - c. The amount of time that plans give medical benefits give to beneficiaries
 - d. The amount of time that allows a benefit to reap plan benefits and not pay out-of-pocket costs



- 5) The cost of the Part A premium depends on:
- a. How long you've lived in your district
 - b. How much you've paid to CMS through health care costs
 - c. **How long you've worked and paid into the SSA payroll tax system**
 - d. How many benefit periods you've had, since you became Medicare-eligible
- 6) Some Medicare Advantage plans may not cover home health care at all. It depends on the plan.

True or **False**

Answer: False. While each Medicare Advantage plan has different coverage rules and costs, all Medicare Advantage plans must offer at least the same benefits as Original Medicare. Since Original Medicare Part A covers home health care for those who meet the necessary requirements, all Medicare Advantage plans must cover home health care. However, they can do so at different costs and rules.

- 7) Which of the following is not required in order for Medicare Part A to cover Skilled Nursing Facility (SNF) care?
- a. You must have entered a Medicare-certified SNF within 30 days of being discharged from the hospital.
 - b. **You must have a Medicare Advantage plan.**
 - c. You must have a need for skilled nursing care at least 7 days/week or a need for therapy at least 5 days/week.
 - d. You must have been a hospital inpatient for at least 3 nights in a row.
- 8) If you have Original Medicare Part A, you must pay a hospital Part A deductible once per calendar year, before Part A begins to cover the cost of your care.

True or **False**

Answer: False. If you have Original Medicare Part A, you will need to meet the Part A hospital deductible for each benefit period, before Medicare begins to cover the cost of your inpatient care. A benefit period is the way in which Original Medicare measures your use of inpatient services. Benefit periods are not tied to the calendar year. Remember, if you have a Medicare Advantage plan, costs and rules may vary.