



Medicare Coverage of Skilled Nursing Facility (SNF) Care

Skilled Nursing Facility Coverage

It's important to know your hospital status (whether you're an inpatient or outpatient) because it determines whether Medicare will pay for care you get at a skilled nursing facility if you go to one after the hospital. A **skilled nursing facility (SNF)** provides short-term care after the hospital, at a lower level of care than provided in a hospital.

Original Medicare may help pay for SNF care if:

- You need skilled nursing care seven days a week or skilled therapy services at least five days a week;
- You were formally classified as a hospital inpatient* for at least three days in a row in the 30 days before going to a Medicare-certified skilled nursing facility; **and**
- You have Medicare Part A before you're discharged from the hospital.

*The three days of inpatient hospital care you must get before Medicare covers your SNF care is called a **qualifying hospital stay**. These three days include the day the doctor signs the order admitting you as an inpatient. It doesn't include the day you're discharged.

Observation stays, ER visits and outpatient surgery don't count toward your qualifying hospital stay. Even if you were in the hospital for many days, if you weren't classified as an inpatient for at least three days in a row, then you don't meet your qualifying hospital stay. Medicare pays nothing toward your SNF care if you don't have a qualifying hospital stay.

Your Costs

It's also important to find out if you're an inpatient or outpatient so that you know how the hospital will bill Medicare. Inpatient services are billed to Part A and outpatient services are billed to Part B. This affects how much you pay. (See other side of this handout for details.) Medicare Advantage plans, such as Medicare HMOs and PPOs may have different costs and rules.

How to Find Out Your Hospital Status

Ask your doctor or the hospital staff whether you're an inpatient or an outpatient. They're the only ones that will be able to tell you. Ask whether you've been formally admitted as an inpatient and if you've met your qualifying hospital stay for skilled nursing facility coverage.