

# Hospital "Observation" Status: How to Protect Yourself.

A recent article in *The Boston Globe* warned: "Medicare enrollees in Massachusetts and across the country are finding themselves caught in the same perplexing bind: Despite long hospital stays, they have been deemed observation patients or outpatients whose follow-up care is not covered."

"STATUS OF MEDICARE PATIENTS CAN RESULT IN HUGE BILLS: Elderly patients hospitalized but not 'admitted' can face higher costs." August 25, 2013.

## What is the Difference between "Observation" and "Admitted" Status?

As a patient, you will not notice any difference in your care and will likely assume you have been admitted as an inpatient. The difference is largely in how Medicare will pay for services, and it matters the most if you are discharged to a skilled nursing facility. Under Medicare regulations, you must be admitted to the hospital for at least three consecutive midnights before being discharged to a skilled nursing facility in order for Medicare to cover the cost of your stay there.

## How do I know which status I have?

The hospital is not required to tell you, so regularly ask the hospital personnel what your status is – and keep asking, because it can change from day to day. Make sure that your family members, friends, or other advocates involved in your medical care know about "observation" vs. "admitted" status, so that they can assist you in changing your status, if needed.

## What should I do if I find out that I am in the hospital for observation?

The first thing you or your family should do is ask the hospital doctor (the Hospitalist) to admit you as an inpatient. You should also contact your primary care physician to ask if he or she can call the hospital to explain the medical reasons why you need to be admitted.

## What if they do not change my status, and I am discharged to a skilled nursing facility?

If you are denied coverage by Medicare, you can appeal. When your Medicare Summary Notice (MSN) arrives, copy it and highlight the disputed charges. You can appeal both the hospital's denial to admit you as well as the subsequent charges from the skilled nursing facility. The notice should provide information on where to send your requests for appeal.

## Who Can I Call If I Have Questions?

Massachusetts Medicare Advocacy Project: **1-800-323-3205**

or

Center for Medicare Advocacy: **202-293-5760**

***Conversations for Caring*** is an initiative offered in honor and support of the vital care being provided to elders by area faith communities. It is offered by Greater Lynn Senior Services in partnership with North Shore Elder Services and Senior Care. For more information, contact Dan Collier at

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