

Dear Patient/Representative:

Your care is taking place in an **outpatient observation** hospital bed. This decision is based on your medical condition, care needs, and guidelines outlined by your insurance company. Your condition does not currently meet requirements for an inpatient admission, but still requires "observation" by a physician and other health care professionals within our hospital.

While you are in observation status, all diagnostic tests, medications, and therapies ordered by your physician will be provided. You will be frequently assessed by nursing and other hospital staff members who will monitor your condition and report their findings to your physician as needed.

This portion of your stay is considered to be an outpatient service. Your insurance carrier will determine your financial obligation for observation or outpatient care in the hospital based on the co-pays and deductibles of your insurance plan and medical services provided to you.

If you have **MEDICARE** and receive services for outpatient observation, the following may apply:

- Medicare Part A does not cover observation services.
- If you are enrolled in Medicare Part B, or have some other type of supplemental insurance, you may be billed for a deductible and a 20 percent co-payment (co-insurance). You may also be billed for medications you routinely take (self-administered medication).
- Days in observation status do not count toward the required three day inpatient stay for coverage at a skilled nursing facility.
- If you have replaced your traditional Medicare Part B with an HMO Insurance Plan, you
 may still be responsible for a deductible or some other co-payment amount as indicated
 in the agreement of your plan.
- For additional information, in-depth documents are available online from the Centers for Medicare and Medicaid Services (CMS) at medicare.gov/publications.
 - "Are You a Hospital Inpatient or an Outpatient?" (Search for form 11435)
 - "How Medicare Covers Self-Administered Drugs Given in Hospital Outpatient Setting." (Search for form 11333)

If you have **OTHER HEALTH INSURANCE**, contact your insurance provider with any questions. Contact information is usually on the back of your insurance card. If your insurance is provided through your employer, your company's human resources department may be able to assist you.

If you have **NO HEALTH CARE COVERAGE (primary or secondary insurance)**, Munson Medical Center has financial counselors available to help with payment planning. Patient Financial Services can be reached at **(231) 935-7422**.

Please note that your physician usually will be able to make a decision to admit you as an inpatient to the hospital or to discharge you within the first 24 hours of your stay. However, there may be a situation that requires you to stay in observation status for up to 48 hours or two midnights.

If you have any questions about your stay in an observation hospital bed, please call our Utilization Management department at **(231) 935-6592** and a representative will be happy to address them.