

Parent Emergency Hospital & Medicare Checklist

What Every Family Should Have Ready Before a Crisis

When a parent is admitted to the hospital, families are often forced to make important healthcare and financial decisions quickly. Having the right information and documents organized ahead of time can reduce stress and help you advocate effectively for your loved one.

Immediate Questions to Ask at the Hospital

- Is my parent being admitted as an INPATIENT or placed under OBSERVATION STATUS?
- What is the expected length of stay?
- What therapies or rehabilitation services may be needed after discharge?
- Will a skilled nursing facility (SNF), rehabilitation center, home health agency, or assisted living community be recommended?
- Who is the discharge planner or case manager assigned to my parent?
- What Medicare coverage requirements apply to my parent's situation?

Critical Medicare Rule Every Family Should Understand

Medicare's 3-Day Qualifying Hospital Stay

For Medicare Part A to generally cover care in a Skilled Nursing Facility (SNF), a patient must have:

- ✓ A medically necessary inpatient hospital stay
- ✓ At least 3 consecutive inpatient days
- ✓ Admission to a Medicare-certified Skilled Nursing Facility within the required timeframe

Important

Observation status does NOT count toward the 3-day inpatient requirement, even if your loved one stays overnight in a hospital bed.

Ask this question immediately:

"Is my parent admitted as an inpatient or under observation?"

Official Medicare Resources:

Medicare Skilled Nursing Facility Coverage:

<https://www.medicare.gov/coverage/skilled-nursing-facility-care>

Medicare Inpatient vs. Outpatient Status:

<https://www.medicare.gov/coverage/inpatient-hospital-care/inpatient-outpatient-status>

Documents to Gather Now

Identification & Insurance

- Medicare Card
- Medicare Advantage or Supplement Plan Information
- Prescription Drug Plan Information
- Driver's License or State ID
- Social Security Number
- Long-Term Care Insurance Policy (if applicable)

Medical Information

- Current Medication List
- Diagnoses and Medical Conditions
- Allergies
- Physician Contact Information
- Specialist Contact Information
- Recent Hospitalization Records

Documents to Gather Now Continued...

Legal Documents

- Healthcare Power of Attorney
- Durable Financial Power of Attorney
- Living Will / Advance Directive
- DNR Orders (if applicable)
- HIPAA Authorization Forms

Emergency Contacts

- Family Members
- Trusted Friends
- Neighbors
- Caregivers
- Attorney
- Financial Advisor

Before Discharge

Ask the discharge planner:

- What level of care is being recommended?
- What services will Medicare cover?
- What services will not be covered?
- What are the expected out-of-pocket costs?
- Is a Skilled Nursing Facility being recommended?
- Does my parent meet Medicare's qualifying requirements?
- What therapy services are expected after discharge?
- What home modifications or equipment may be needed?

Common Mistakes Families Make

- ✗ Assuming Medicare automatically pays for nursing home care
- ✗ Not understanding observation versus inpatient status
- ✗ Waiting until a crisis to locate legal documents
- ✗ Leaving the hospital without a clear discharge plan
- ✗ Not asking for written explanations of coverage and costs

DISCLAIMER

This checklist is provided for educational and informational purposes only and should not be considered legal, financial, insurance, tax, or medical advice. Medicare rules, eligibility requirements, benefits, costs, and coverage guidelines may change and may vary based on individual circumstances, Medicare Advantage plans, waivers, and other factors.

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