

Understanding Medicare

American
SENIOR BENEFITS
Putting people back into the people business

Part A & B for 2021



Neither American Senior Benefits nor its agents are connected with or endorsed by the United States government or the federal Medicare program.

MEDICARE PART A

Room & Board Charges for:

- Inpatient Hospital Care
- Skilled Nursing Care
- General Nursing
- Hospice Care
- Blood
- Miscellaneous Services and Supplies



MEDICARE

PART A

Each Benefit Period:
Part A Deductible
The deductible is
\$1,484.00. Once you've
met your deductible,
Medicare will pay
for all Part A covered
inpatient hospital costs for
60 days.



MEDICARE

PART A

Co-Payment Days 61-90

- Beginning with the 61st day, and for the next 29 days, you must pay a co-payment charge of \$371.00 PER DAY, with Medicare paying the rest.

Co-Payment Days 91-150 (Lifetime Reserve Days)

- When using lifetime reserve days, your co-payment amount increases to \$742.00 PER DAY.
- When these days are gone, they are gone forever. After they are used up, you pay ALL the in-hospital charges, with Medicare PAYING NOTHING.



MEDICARE PART A

Skilled Nursing Facility Care

- Medicare will only pay for skilled level care in a Medicare-approved SKILLED NURSING CARE facility. It will not pay for intermediate or custodial care, or for skilled care in a facility not approved by Medicare.

Each Benefit Period:

- Medicare will pay for all covered services for the first 20 days.

Co-Payment Days 21-100

- Beginning with the 21st day, and for the next 79 days, you must pay all costs up to the co-payment charge of \$185.50 PER DAY, with Medicare paying the rest.

AFTER 100 DAYS, MEDICARE PAYS NOTHING AT ALL.

MEDICARE PART B

Part B will pay for things such as:

Doctor Services	Out-Patient Hospital Services	Medical Supplies & Services
Doctor visits which are not part of physical exams: <ul style="list-style-type: none">• In the hospital• In your home• In the doctor's office• In the nursing home Surgeons Fees Anesthetist Fees	Emergency Room Charges Hospital out-patient clinic charges for: <ul style="list-style-type: none">• Non-self administered drugs• Lab Tests• X-Rays• Radiology• Medical Treatments• Physical & Speech Therapy	Heart Pacemakers Artificial limbs & braces Corrective lenses after cataract operations Wheelchair rental/purchase Surgical dressings, casts & splints Ambulance charges

There is a separate PART B deductible, which applies each calendar year.

The current deductible is \$203.00.

Once the deductible has been met, Medicare will generally pay 80% of the APPROVED AMOUNT, and you are responsible for the balance.