

## **Informational Update Vol 16 #6 July 4, 2025**

### 1. Medicare Cost Status of Outpatient vs Inpatient

Whenever you are in a hospital for medical services – whether as an inpatient or outpatient – you need to know what your hospital status is since it will affect your cost and whether you are eligible for a Skilled Nursing Facility. That said, you must first understand the difference between an inpatient and an outpatient.

Inpatient – You are an inpatient when you are formally admitted into a hospital by a doctor's order. The day before you are discharged is the last day you are an inpatient

Outpatient – you are not admitted to a hospital, but receive emergency department care services, outpatient surgery, lab tests, x-rays, or any other hospital services, and your doctor has not written an order to admit you to the hospital.

The decision to admit you into a hospital is not easy as it is based on your doctor's judgement and your need for medically necessary hospital care. If you are going to have such care for 2 or more days than it would be appropriate for you to have inpatient status.

Since Part A, your hospitalization coverage, pays for inpatient services and Part B pays for outpatient services, you should always be aware of your patient status.

### 2. Question of the Month

Q. I was the wife and dependent of a CSA member who recently passed away. Am I still entitled to the CSA Welfare Fund benefits?

A. First, let me offer my sincere condolences on your husband's passing.

The good news is you are entitled to the Fund benefits for 5 years without any cost to you, provided you have obtained health coverage from the basic City Health Plan under the City's COBRA provisions OR have equivalent coverage under another health plan. After 5 years, you may continue the Fund coverage by paying the COBRA RATE. You will be notified at the time whether you want to continue the coverage.

Additionally, you can continue being a member of the CSA Retiree Chapter to continue receiving supplemental benefits; however, you will have to pay chapter dues. You can obtain an application from the chapter.