Medical Insurance Provider Boomer Benefits Discusses Coverage of Outpatient Care Under Medicare Part B

October 03, 2022

Fort Worth, Texas - October 03, 2022 -
Texas-based insurance agency Boomer Benefits has published an article that delves into the nuances of observation care, a level of patient care that is somewhere between outpatient care and inpatient care. Interested readers can check out the article by heading over to the link: boomerbenefits.com/hospital-observation-and-medicare/.

Observation care refers to the services provided to patients who aren?t quite sick enough to be admitted into inpatient care but can?t be safely sent home either. Patients under observation care in a hospital room, or maybe even a specialized room like an intensive care unit, are attended to by the nurses, are tested for the conditions affecting their health, and receive the proper medications.

So, from the patient?s perspective, they might feel they are admitted to the hospital or medical facility and are receiving inpatient care. However, if a patient is in observation care, they are still technically receiving outpatient care as the doctor has not formally admitted them. Due to this lack of formal acknowledgment from the medical professional, observation care does not qualify as inpatient care, even though it may last up to 48 hours.

A spokesperson for Boomer Benefits talks about why doctors opt to keep patients under observation care by saying, ?The human body is a fascinating interconnected amalgamation of physiological systems. Despite years of experience and a sharp acumen for providing diagnoses, even the best doctors will tell you that there is no such thing as being 100% sure when it comes to a patient?s health. Even if one test doesn?t show signs of anything serious, another test might reveal a wildly different picture. This is further complicated by a patient?s medical history, much of which might be unknown to the doctor or, in some cases such as allergies, also to the patient. So, a responsible medical provider will always look out for the patient?s health and err on the side of caution. This means supporting them through preliminary tests and monitoring their reaction to any outpatient treatment or procedure. Observation care, thus, strikes a happy medium which gives doctors plenty of time to determine the best course of action while also assuring the patients that their health is in the right hands.?

Since observation care is considered outpatient care, it is covered by Medicare Part B. This means that patients are required to pay 20% coinsurance or copayment amount under Part B for services that would be covered at 100% under Part A if they had been formally admitted. Maintenance medications, the prescription drugs that one would take at home, aren?t covered unless the patient has the Part D Prescription Drug plan. IV medications and injectable drugs are covered under Part B. The Part B coinsurance amounts can make observation care more expensive out-of-pocket than an actual admission and Part A deductible if the patient doesn?t have the right supplemental coverage. Patients with Medigap plans like Plan F and Plan G will have their 20% coinsurance covered.

The spokesperson for Boomer Benefits explained the company?s mission by saying, ?At Boomer Benefits, our motto is that we help people understand medicine. The current American health care system, which is propped up by a network of private as well as public insurance providers, is not perfect but it is the best one that we?ve got. By helping our clients navigate its intricacies, we help them save money and come out of a health emergency stronger ? both physically and financially. We heard from many of our clients that they were stumped by the billing mechanism governing observation care. So, we penned this informative article to help them recognize whether the services they are receiving classify as inpatient or outpatient and what part of Medicare they will be charged under. If you are covered by Medicare and need help to understand it better, we urge you to follow us for more such illuminating blog posts. You are also welcome to contact our agents to explore the Medicare options available to you.?

###

For more information about Boomer Benefits, contact the company here:Boomer BenefitsKelsey Mundfrom(817) 249-86002601 Meacham Blvd STE 500, Fort Worth, TX 76137, United States

Boomer Benefits

Boomer Benefits is an award winning agency, licensed in 48 states.
They are on a mission to help Baby Boomers through their New-to-Medicare transition every year.

Website: https://boomerbenefits.com

Phone: (817) 249-8600