In general, what benefits are provided under Part A (Hospital Insurance)?

Part A (Hospital Insurance) provides the following main types of benefits:

1. *Inpatient hospital care* for up to ninety days in each “benefit period” (also known as a “spell of illness”). The patient pays a deductible of $1,260 in 2015 for the first sixty days and coinsurance of $315 a day for each additional day up to a maximum of thirty days. In addition, each person has a nonrenewable lifetime “reserve” of sixty additional hospital days with coinsurance of $630 a day.
2. *Post-hospital extended care in a skilled nursing facility* for up to 100 days in each “benefit period.” The patient pays nothing for the first twenty days in 2015. After twenty days the patient pays coinsurance of $157.20 a day for each additional day up to the maximum of 100 days (including the twenty days at no charge).
3. The first 100 *post-hospital home health service* visits following a hospital or skilled nursing facility stay. The services must be made under a plan of treatment established by a physician. There is no charge for home health care visits under Part A, except that there is 20 percent cost-sharing payable by the patient for durable medical equipment (other than the purchase of certain used items). The 100-visit and post-institutional care limits apply only to Medicare beneficiaries enrolled in both Parts A and B.

(4) *Hospice care* for terminally ill patients.