



**Mon General Hospital**  
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## **Are You a Hospital Inpatient or Outpatient?**

Did you know that even if you stay in the hospital overnight, you might still be considered an “outpatient”? Your hospital status (whether the hospital or your insurance company considers you an “inpatient” or “outpatient”) affects how much you pay for hospital services (like X-rays, drugs, and lab tests). Your hospital status may also affect whether your insurance will cover care you get in a skilled nursing facility (SNF).

Your Insurance Company uses criteria (such as severity of your illness and intensity of the services) or insurance coverage guidelines when authorizing your hospital stay and status. You are an outpatient if you are getting emergency department services, outpatient surgery, observation services, lab tests, or X-rays, and the doctor hasn’t written an order to admit you as an inpatient even if you spend the night at the hospital.

**If you are in the hospital less than 48 hours, always ask your doctor or the hospital staff if you are in an *inpatient* or an *outpatient* stay.**

- Why? Because if you have not met the 3-day inpatient stay requirement, your SNF may not be covered.
- Why? Because your co-payment amount may be effected due to your selection of insurance benefits.
- Why? Because the prescription and over-the-counter drugs you get in an outpatient setting like an emergency department or observation services (sometimes called “self-administered drugs”) may not be covered. Self-Administered Medications that are not covered by your insurance are your financial responsibility.

**Please contact your health plan's Member Services department to confirm specific details of your plan or benefit package.**

If you have questions regarding your hospital statement (co-pay, deductible or other out-of-pocket expenses), please contact the Mon General Business Office at 304-598-1560.