

What is 'Observation Status' in the Hospital?

What is a Hospital Status?

Insurance companies and Medicare require hospitals to provide care in the right setting.

When you come to the hospital, you are given a status based on your health, signs and symptoms and medical needs.

There are three types of hospital status:

observation: Your care team evaluates and treats your symptoms that brought you to the hospital.

They will care for you until you can safely leave the hospital (discharge) or decide that you need more complex care.

inpatient: Your symptoms, diagnosis or procedure need complex care.

outpatient: You come to the hospital for a day surgery or procedure, lab tests, X-rays or Emergency Department services.

For each status, you may need to stay in the hospital overnight. No matter your status, you will receive the care you need.

You are on observation status based on your symptoms and your health care provider's exam.

Members of your care team will know more once they do more tests and see how well you respond to treatment.

Your status will be reviewed during your stay.

What Can You Expect at the Hospital?

- Members of your care team will talk with you about how long you can expect to stay in the hospital.
- They will focus on the reason you came to the hospital. (They will create a plan with you to help you manage your care after you leave the hospital.)
- They may order tests, lab work, therapies and medicine.

Ask a member of your care team if you have any questions about eating, taking medicines or doing activities.

What Does Insurance Cover?

Your status can affect how much you pay for services. How much you pay is based on your insurance.

Coverage varies, depending on your insurance provider(s). You may have deductibles or copays (what you owe) or other costs.

The hospital's financial counselor can check your insurance benefits.

- If you have Medicare, the time you spend in observation status does not count toward a qualifying stay before going to a skilled nursing facility (known as a SNF) or transitional care unit (known as a TCU).

The hospital's social worker will help answer your questions.

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- If you have Medicaid, a Medicare Advantage plan, or another health plan, it may have different rules for SNF coverage after you leave the hospital. Check with your health plan for details.

- For your safety, you may not be able to use your medicines from home. You will receive the medicines you need while you are in the hospital.

Ask your provider if you have any questions.

Whom to Ask About Insurance Coverage Questions

- your hospital's financial counselor:
 - Abbott Northwestern Hospital: 612-863-4385
 - Allina Health Faribault Medical Center: 507-497-3764
 - Allina Health United Hospital – Hastings Regina Campus: 651-404-1681
 - Buffalo Hospital: 763-682-1212
 - Cambridge Medical Center: 763-688-9460
 - Mercy Hospital: 763-236-7900
 - Mercy Hospital – Unity Campus: 763-236-4561
 - New Ulm Hospital: 507-217-5684
 - Owatonna Hospital: 507-977-2000

- River Falls Area Hospital: 715-307-6411
- St. Francis Regional Medical Center: 952-428-2569
- United Hospital: 651-241-5340

- your hospital's social worker or care coordinator

- Allina Health:
 - 612-262-9000 or 1-800-859-5077
 - allinahealth.org/billing

- your insurance provider

- Medicare:
 - 1-800-633-4227
 - 1-877-486-2048 (TTY)

- Minnesota:
 - Office of the Ombudsman for Long-Term Care:
 - 651-431-2555 or 1-800-657-3591
 - Office of the Ombudsman for State Managed Care Programs:
 - 651-431-2660 or 1-800-657-3729

- Wisconsin:
 - MetaStar:
 - 1-800-362-2320 Monday through Thursday, 8 a.m. to 4:30 p.m. and Friday mornings
 - HealthInsight:
 - 1-800-748-6773 Friday afternoons, weekends and holidays