

Medicare Part A Benefit Period Cheat Sheet

WHAT IS A BENEFIT PERIOD?

A Medicare Part A benefit period begins when a patient is admitted as an inpatient to a hospital or Skilled Nursing Facility (SNF).

It ends only after the patient has gone **60 consecutive days** without inpatient hospital OR SNF care.

Important: Multiple hospital stays can occur within the SAME benefit period.

Clock	What It Tracks
Benefit Period Clock	Has the patient gone 60 consecutive days without inpatient/SNF care?
Hospital Day Counter	How many inpatient hospital days have been USED during the current benefit period?

MOST IMPORTANT DISTINCTION

“Day 61” means 61 inpatient hospital days USED, NOT 61 calendar days since the benefit period began.

Inpatient Hospital Days Used	Cost Sharing	2026 Amount
Days 1–60	Part A deductible	\$1,716 per benefit period
Days 61–90	Daily hospital copay	\$429/day
Days 91–150	Lifetime Reserve Days (LRD)	\$858/day
Beyond LRDs	Patient generally pays all costs	Full cost

This handout is intended for general educational purposes only and should not be considered legal, tax, or financial advice. Medicare rules and cost-sharing amounts can change annually.



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Examples & Common Misconceptions

Scenario	Same Benefit Period?	Hospital Day Status	Result
1 inpatient day → out 59 days → back inpatient 1 day	YES	Day 2 of current benefit period	Deductible still governs
5 inpatient days → out 60+ days → back inpatient	NO	New benefit period begins at Day 1	New deductible applies
75 continuous inpatient hospital days	YES	Day 75	Day-61 copays apply
Hospital → SNF → home 40 days → hospital	YES	Continues same benefit period	SNF kept period open
Observation stay only	No inpatient stay	No inpatient hospital days used	Observation is outpatient

Common Misconceptions (and the Reality)

- “The next stay becomes day 61.”
FALSE. Copays are based on inpatient days USED.
- “Benefit periods reset every calendar year.”
FALSE. Calendar years do not matter.
- “Observation counts as inpatient.”
FALSE. Observation is outpatient.

- “Every admission triggers a new deductible.”
FALSE. Only after 60 consecutive days out.
- “SNF care does not matter.”
FALSE. SNF care can keep a benefit period open.
- “60 calendar days triggers Day 61 copays.”
FALSE. Only inpatient hospital days USED count toward Day 61.

QUICK MEMORY TRICKS

“60 days OUT resets the benefit period.”

“61 inpatient DAYS USED triggers copays.”

Understanding Medicare benefit periods can help beneficiaries avoid confusion regarding deductibles, copays, and hospital billing.

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