

Part A of Medicare is a federal health insurance program in the United States that provides coverage for inpatient hospital care, skilled nursing facility care, hospice care, and home health care services. It is often referred to as "Hospital Insurance" because it covers expenses related to hospital stays.

Part A benefits are available to most individuals who are 65 or older, as well as to those who have a qualifying disability or end-stage renal disease. In general, if you or your spouse have paid Medicare taxes for at least 10 years, you are eligible for Part A benefits at no cost.

Here are some key features of Medicare Part A:

Inpatient hospital care: Part A covers hospital stays, including semi-private rooms, meals, and general nursing care. It also covers services like lab tests, X-rays, and medications that are administered during your hospital stay.

Skilled nursing facility care: If you require skilled nursing care following a hospital stay, Part A covers up to 100 days of care in a skilled nursing facility.

Hospice care: If you have a terminal illness, Part A covers hospice care, including medical services, counseling, and support for you and your family.

Home health care: If you are homebound and need skilled nursing care or therapy, Part A covers home health care services provided by a Medicare-certified home health agency.

It's important to note that while Part A covers many hospital-related expenses, it does not cover all of them. You may still be responsible for deductibles, copayments, and coinsurance costs. Additionally, Part A does not cover routine medical care, such as visits to the doctor or prescription drugs, which are covered under Part B and Part D of Medicare, respectively.