

# What Hospitalized Medicare Patients Need to Know to Avoid Financial Issues

February 11, 2014 - Unexpected medical bills remain the leading cause of bankruptcy in the United States. Once people reach retirement age and become eligible for Medicare, you may think that unexpected medical bills would be a smaller issue. Unfortunately, just the opposite may be true for elderly consumers if they are not careful. But taking a proactive approach with doctors & hospitals and know some of Medicare's rules could mean the difference between having coverage and having to pay your medical bills yourself.

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NBC News just ran a story (see below) on the importance of monitoring the fine print in your medical file. Specifically, the difference between being hospitalized with a designation of "under observation" or being considered an "inpatient."

Medicare patients, their family members and caregivers need to be aware of this issue and should demand to review their medical files to make sure they are accurate. If you find that your patient status is listed at "under observation", don't be afraid to dispute this classification with your doctor or the hospital. As the video below illustrates, winding up in the wrong category can cost you tens of thousands of dollars.

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by Jim Malmberg

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