

# Transition to a Critical Access Hospital (CAH)



As part of our commitment to providing quality care, Wayne HealthCare has transitioned from an acute care hospital to a Critical Access Hospital (CAH). This change allows us to better serve our community while ensuring that patients have access to essential services.

## What Does This Mean for Patients?

### Understanding CAH Payments

- **Higher Reimbursement Rates:** We receive payments for most inpatient and outpatient services at **101% of reasonable costs**. This helps us maintain high-quality care.
- **Payment Systems:** CAHs are not included in the Inpatient Prospective Payment System (IPPS) or the Outpatient Prospective Payment System (OPPS). Instead, we follow Medicare Part A and Part B guidelines for payments.
- **Financial Responsibilities:** You will be responsible for your Medicare Part A and Part B deductibles and coinsurance. However, CAHs are not limited by the Part A inpatient deductible for Part B outpatient services.
- **Transparency in Costs:** We encourage our team to help you understand service charges and any potential financial obligations you may have.

## The Importance of Supplement Coverage

### Understanding Your Coverage Options

- Costs for Medicare can vary depending on your coverage and services. Without supplemental coverage, there is **no yearly limit** on your out-of-pocket expenses.
- We highly recommend considering a **Medicare Supplement Insurance (Medigap) policy** or enrolling in a **Medicare Advantage Plan** to help cover additional costs and protect yourself from high out-of-pocket expenses.

## Questions?

We are dedicated to making this transition as smooth as possible for our patients and the community and have partnered with **Firstsource/MedAssist** to aid our patients with Medicare eligibility. If you have questions or need further clarification on how this change might affect you, please don't hesitate to contact us.

**For more information, call Wayne HealthCare Patient Financial Services at 937.547.5770.**

### Key Terms to Know

**PREMIUM** – The amount you pay for your insurance coverage each month.

**DEDUCTIBLE** – The amount you must pay out-of-pocket before your insurance begins to cover costs.

**COINSURANCE** – Your share of the costs of a covered healthcare service, calculated as a percentage.

**COPAYMENT** – A fixed amount you pay for a covered service, usually at the time of service.

### Helpful Resources:

- Visit [Medicare.gov](https://www.medicare.gov)
- Scan the QR code to visit the **Wayne HealthCare Financial Assistance** page

