

# Inpatient Hospital Care



Wellmark Advantage Health Plan, Inc. is an independent licensee of the Blue Cross and Blue Shield Association.

Applies to Iowa and South Dakota:

Blue Medicare Advantage PPO, Blue Medicare Advantage Enhanced PPO,  
Blue Medicare Advantage PPO | Avera, and Blue Medicare Advantage Valor PPO

## Inpatient Hospital

An inpatient hospital is defined as a facility, other than psychiatric, that primarily provides diagnostic, therapeutic (both surgical and nonsurgical) and rehabilitation services by or under the supervision of physicians, to patients admitted for a variety of medical conditions.

## Original Medicare

Original Medicare provides coverage for the following services furnished to an inpatient of a participating hospital or of a participating critical access hospital or, in the case of emergency services or services in foreign hospitals, to an inpatient of a qualified hospital:

- Bed and board
- Nursing services and other related services
- Use of hospital or critical access hospital facilities
- Medical social services
- Drugs, biologicals, supplies, appliances, and equipment
- Certain other diagnostic or therapeutic services
- Medical or surgical services provided by certain interns or residents-in-training
- Transportation services, including transport by ambulance

Inpatient stays are defined by a benefit period of consecutive days during which medical benefits for covered services with certain specified maximum limitations, are available to the beneficiary. Under Original Medicare Part A, 60 full days of hospitalization plus 30 coinsurance days represent the maximum benefit period. The period is renewed when the beneficiary has not been in a hospital or skilled nursing facility for 60 days.

## Wellmark Advantage Health Plan PPO Enhanced Benefits

Wellmark Advantage Health Plans (WAHP) are Medicare Advantage Plans, which provide at least the same level of benefit coverage as Original Medicare (Part A and Part B) and may provide enhanced benefits beyond the scope of Original Medicare within a single health care plan. This flexibility allows WAHP to offer enriched benefit plans by using Original Medicare as the base program and adding desired benefit options.

Inpatient stays are defined by a benefit period of per Admission per Stay basis. During an Inpatient stay, enhanced coverage is provided for unlimited inpatient hospital days to members under WAHP. The period is renewed when the beneficiary is discharged from the inpatient facility. The member's cost sharing and coverage conditions are determined by WAHP.

**Wellmark Advantage Health Plan**  
<https://www.WellmarkAdvantageHealthPlan.com>

## Conditions for Payment

The table below specifies payment conditions for unlimited inpatient hospital care coverage.

Conditions for Payment	
Eligible provider	Consistent with Medicare
Payable location	Consistent with Medicare
Frequency	Unlimited days per Inpatient Admission or Stay
Prior Authorization	Required
CPT/HCPCS codes	Consistent with Original Medicare
Diagnosis restrictions	
Age restrictions	

## Reimbursement

Wellmark Advantage Health Plan (WAHP) maximum payment amount for inpatient hospital care is consistent with Original Medicare. Reimbursement is made through a prospective payment system in which Medicare payment is made based on a predetermined, fixed amount. This represents payment in full and providers are not allowed to balance bill the member for the difference between the allowed amount and the charge.

## Member Cost-Sharing

WAHP providers should collect the applicable cost sharing from the member at the time of the service when possible. Cost sharing refers to a flat-dollar copayment, a percentage coinsurance, or a deductible. Providers can only collect the appropriate WAHP cost sharing amounts from the member.

Reference the plans Explanation of Coverage (EOC) or Summary of Benefits (SOB) for specific cost share amounts. If the member elects to receive a non-covered service, he or she is responsible for the entire charge associated with the non-covered service.

To verify member eligibility, benefits, and cost share, go to the Wellmark Advantage Health Plans secure website at [www.WellmarkAdvantageHealthPlan.com](http://www.WellmarkAdvantageHealthPlan.com) or call Provider Inquiry **1-855-716-2556 (TTY:711)**

## Billing Instructions for Providers

- Bill services on the CMS-1450 (UB-04), or 837 equivalent claim form.
- Report CPT/HCPCS/Revenue codes and diagnosis codes to the highest level of specificity.
- Report your National Provider Identifier and Taxonomy number on all claims.
- Use electronic billing.
- Submit claims to:

Wellmark Advantage Health Plan  
Station 1E238  
PO Box 9291  
Des Moines, IA 50306

## Revision History

Policy number: H-5900-001-007  
Created: 09/13/2021  
Effective: 01/01/2022  
Updated: 12/22/2022