

Social Security News

At the time the Medicare program under social security became effective on July 1, 1966 most hospitals had agreed to participate in the program and had signed the necessary agreements to do so. However, there were some hospitals which, although qualified to furnish required services, did not elect to participate. These hospitals which met all the standards and signed agreements with the Social Security Administration are referred to as "Participating Hospitals"; those which did not elect to participate are referred to as "Nonparticipating Hospitals."

It was recognized that in some communities there might be occasions when a participating hospital may not have a bed available when a Medicare beneficiary required emergency treatment. Therefore, provisions were made to enable a Medicare patient to receive emergency treatment in a nonparticipating hospital, if Medicare would be expected to pay any of the charges, only under certain circumstances.

There has been some misunderstanding and confusion about these provisions of the law by some beneficiaries. Several claims for reimbursement for emergency treatment received in nonparticipating hospitals have been disallowed because the services given could not meet all the requirements of the law.

What are emergency services? Under the Medicare program, emergency services are those outpatient hospital diagnostic services which are necessary to prevent the death or serious impairment of the health of the individual, and which, because of the threat to the life, or health of the individual, necessitate the use of the most accessible hospital available and equipped to furnish such services.

Thus, the determination of emergency services depends upon two separate findings:

1. that the emergency existed with regard to the patient's condition; and
2. that the diagnosis or treatment was given at the most accessible hospital available and equipped to furnish such services.

Normally, the medical evidence and reports will serve to determine whether a true emergency existed. However, in order to meet the second requirement, it must be shown that the emergency services were furnished by the nonparticipating hospital only because such services could not have been furnished by a participating hospital located in the same general vicinity. For example, let us assume that located within a certain city there are two hospitals. One is a participating hospital and the other one is a nonparticipating hospital. Obviously, in order to meet the criteria of the law, a

Medicare beneficiary is expected to avail himself of the participating hospital if a bed is available, and if Medicare is expected to pay allowable charges.

It might be well to point out that even if a claim for emergency services furnished by a nonparticipating hospital is approved, Medicare will pay only 60% of the hospital's reasonable charges for "routine services" plus 80% of the reasonable charges for "ancillary services" after the usual deductibles are met. This is considerably lower than what Medicare would pay if the same services are furnished by a participating hospital. Within the four-county area serviced by the Gastonia social security office — Gaston, Cleveland, Lincoln and Rutherford — the following hospitals are participating under Medicare: Gaston Memorial Hospital, Kings Mountain Hospital, Royster Memorial Hospital, Gordon Crowell Hospital, Reeves Gamble Hospital, Rutherford Hospital.

Medicare beneficiaries should be aware of the above information in order to prevent misunderstanding if and when hospitalization might be needed. It is hoped that close relatives of those

SP/5 Thrift Assigned To 1st INF. Division
U. S. ARMY, VIETNAM (AHT-NC) — Army Specialist Five Harold C. Thrift, 21, son of Mr. and Mrs. William C. Thrift, Route 2, Kings Mountain, N. C., was assigned as a cook with the 1st Infantry Division in Vietnam, Oct. 10.

His wife, Vickie, lives at 315 S. Broad St., Gastonia, N. C.

beneficiaries, such as sons and daughters, will discuss this with them. Your social security office will be glad to answer any questions concerning the Medicare program.

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