

The hospital mortgage insurance program is designed for acute care hospitals. OHF uses the patient day calculation to determine whether the hospital is an acute care facility. If more than 50 percent of the hospital's patient days are in ineligible categories (described below), the hospital will not qualify for the Section 242 Program.

Patient days assignable to chronic convalescent and rest, drug and alcoholic, epileptic, mentally deficient, mental, nervous and mental, and/or tuberculosis are **ineligible** patient days. Included in the **ineligible** patient day category are patient days attributable to skilled nursing, intermediate care, convalescent care, rehabilitation, and psychiatric care.

For Hospitals that provide a significant level of outpatient services, OHF allows applicants to use an adjusted patient day calculation to determine eligibility. This adjustment may help hospitals meet the patient day calculation in the event that they provide a high volume of outpatient services or narrowly fail the test.

Critical Access Hospitals are exempt from the patient day requirement. If your proposal is for a Critical Access Hospital, this requirement does not apply. Please click "yes" when answering "Are 50% or more of the hospital's total patient days attributable to acute care services".

For assistance calculating the patient day test using the adjusted patient day calculation, [please view Appendix 1 of the Handbook 4615.1](#). Please also [click here for an excel version of the spreadsheet](#).