Indian Health Service Medicare Billing Basics



Disclaimer

This presentation is a summary, is subject to change, and does not purport to be complete. It is prepared as a guide to assist billing and other staff, and is not intended to grant rights or impose obligations. Please follow your policies and procedures and seek assistance when needed. Any opinions expressed in this presentation are those of the author and do not necessarily reflect the views of the Indian Health Service.

CMS

Federal agency that provides health coverage through Medicare, Medicaid, CHIP, and the Health Insurance Marketplace.

Founded 1965 (Medicare enacted)

Originally designated the Health Care Finance Administration (HCFA)

Formed 1977 (Established as a subagency under HHS)

Created to administer oversight of the Medicare Program and the federal portion of the Medicaid Program.

The CMS, under the Department of Health and Human Services, has primary responsibility for the Medicare program.

Medicare Parts

Part A – Hospital Care

Part B – Medical Insurance

Part C – Medicare Advantage

Part D – Prescription Drug Coverage

Medicare Beneficiary Identifier (MBI)

The Beneficiary Medicare Card identifies:

- Beneficiary name
- MBI
- Hospital insurance (Part A) effective dates
- Medical insurance (Part B) effective dates

It is extremely important that the beneficiary's name and MBI are entered on the claim as they appear on the health insurance card

Mandatory electronic claim submission

Medicare is prohibited from covering claims submitted to Medicare on paper except in limited situations.

- Small provider (fewer than 25 full-time employees)
- >2 day disruption in electricity or communication systems.
- Any provider that submits fewer than 10 Medicare claims per month (<120 claims per year).

Timely Filing Requirement

1 (one) year from the date of service

Medicare IHS Payment Rates

Annual notice of CY Rates Published to the Federal Register

Fee For Service (FFS)

Facility Types

Hospital – Inpatient, Emergency Department, Outpatient, Ancillary

Freestanding Clinic – Outpatient, Ancillary

Critical Access Hospital (CAH) – Inpatient (not more than 25 beds), Emergency Department, Outpatient, Ancillary

FQHC (Tribal only) – Outpatient, Ancillary

✓ Must be certified as an FQHC during the facility enrollment process

Provider Enrollment

A critical function

Process (best practice – work closely with the Credentialing Specialist)

Facility enrollment – 855A/855B (may require application fee)

Provider enrollment – 855I/855R

PECOS

Novitas - Medicare Administrative Contractor (MAC)

Private health care insurer that has been awarded a geographic jurisdiction to process Medicare on behalf of CMS. IHS is under jurisdiction JH.

Process Medicare claims

Process Medicare payments

Enroll providers into Medicare

Handle provider reimbursement services and audit provider cost reports

Handle redetermination requests (1st stage appeals process)

Respond to provider inquiries

Educate about Medicare

EDI – Novitasphere Portal

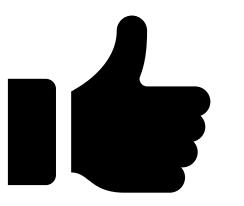
Free and secure

Claim file upload

Direct Data Entry (DDE) for corrections to uploaded claims

Electronic Remittance Advice (ERA)







Identity & Access Management System

https://nppes.cms.hhs.gov/IAWeb/login.do

The FIRST step in enrolling a provider in Medicare is having an account on I&A. The user name and password you set up here will be the same that you use on PECOS.

Identity & Access Management System

? Help

Home

My Profile

My Connections

My Staff

Home

My Pending Connections

These are Pending Connection requests that have been sent to you or your organization and require your action to approve or reject.

⚠ Total Pending Providers: 1

These are Individual Providers or Healthcare Organizations who have requested you (or your organization) to work on their behalf. Approving these requests will allow you and your staff to work on their behalf.

+ Pending Requests

Total Pending Surrogates: 0

News & Alerts

(i) EUS Contact Information:

External User Services (EUS) PO Box 792750 San Antonio, Texas 78279 https://eus.custhelp.com

Application Links

NPPES

National Plan and Provider **Enumeration System**

PECOS

Medicare Provider Enrollment, Chain, and Ownership System

Quick Actions

Add Connection

Add Staff

Add Employer

Employer Information

The Employer Information table displays your role and status with the employers you are associated with. If you are an Individual provider, your NPI will be listed below as an employer with a role of Authorized Official.

Show:

- All Employers
- Only Approved Employers
- Only Approved and Pending Employers
- Only Cancelled, Disassociated, and Rejected Employers

Search By: *Employer Name

Search

Clear

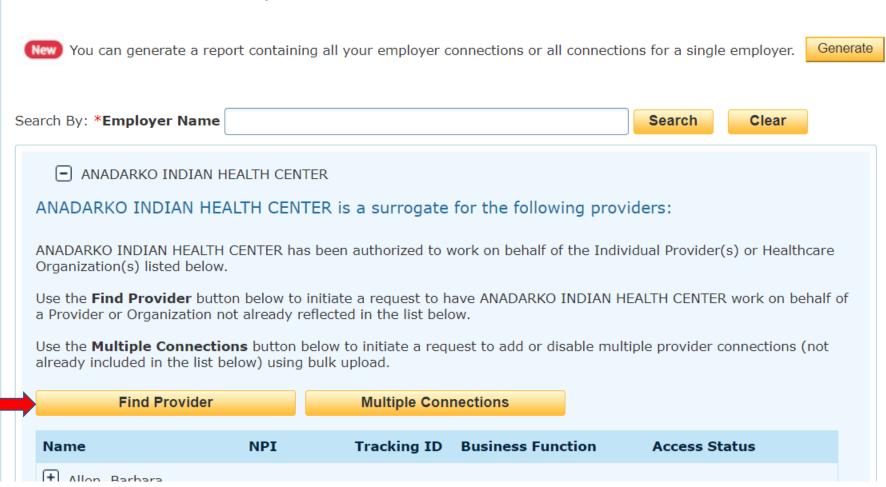
Employer ▼	My Role with this Employer ▼	My Status with this Employer ▼	PECOS	NPPES
ANADARKO INDIAN HEALTH CENTER	Access Manager	Approved	YES	YES
CARNEGIE INDIAN HEALTH CENTER	Access Manager	Approved	YES	YES
CLAREMORE INDIAN HOSPITAL	Access Manager	Approved	YES	YES
CLINTON INDIAN HEALTH CENTER	Access Manager	Approved	YES	YES
DEPT OF HEALTH AND HUMAN SERVICES	Access Manager	Approved	YES	YES
EL RENO INDIAN HEALTH CENTER	Access Manager	Approved	YES	YES
+ Haskell Indian Health Center	Access Manager	Approved	YES	YES
LAWTON INDIAN HOSPITAL	Access Manager	Approved	YES	YES
+ Pawnee Indian Health Center	Access Manager	Approved	YES	YES
• Scott, Travis	Access Manager	Approved	YES	YES

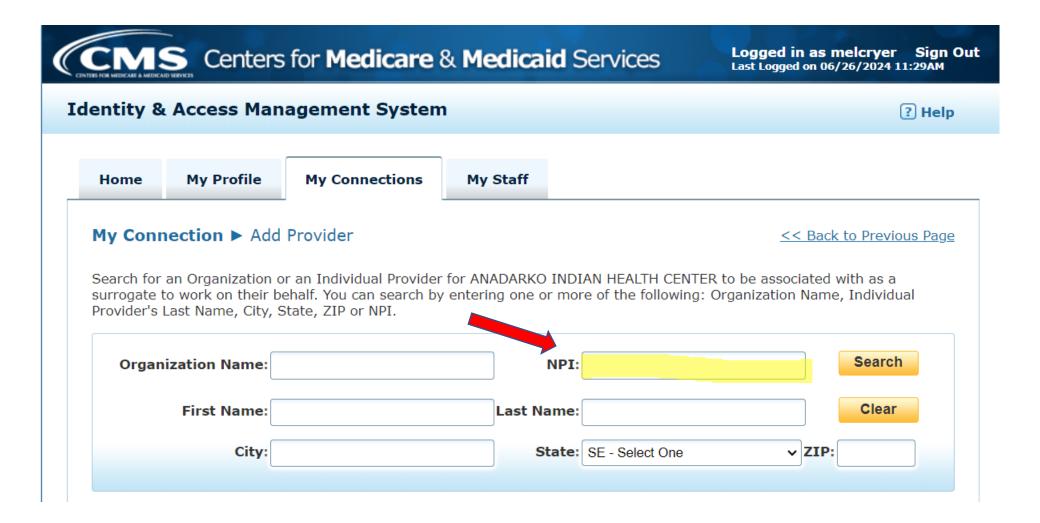
Displaying records 1 - 10 out of approximately 13.

My Connections

Connections will allow you to create surrogate relationships between Providers and individuals or organizations that work on the Providers' behalf.

Select the name of a Connection to update or view more information about that connection.





Once you've found your provider and selected what applications you want to work on (NPPES, PECOS, etc), and hit submit, the system will send an email to the provider to approve your application to work on his/her behalf.

AFTER you have registered at I & A, and requested to make a connection between your facility and the provider, and it's been approved, then you can log into PECOS to make an initial enrollment (if need be), or complete reassignments to your facilities.

Medicare Enrollment

for Providers and Suppliers

Welcome to the Medicare Provider Enrollment, Chain, and Ownership System (PECOS)

(*) Red asterisk indicates a required field.

PECOS supports the Medicare Provider and Supplier enrollment process by allowing registered users to securely and electronically submit and manage Medicare enrollment information.

New to PECOS? View our videos at the bottom of this page.

https://pecos.cms.hhs.gov/pecos/login.do#headingLv1

Welcome Gemma Morrow

Release Notes

Want to learn what's new in the latest PECOS release? Please review the Release Notes[PDF].

System Notifications

Note: JavaScript must be enabled in your internet browser for PECOS to work properly. If JavaScript is currently disabled in your browser, refer to the Accessibility section in PECOS Help for instructions on enabling JavaScript.

Details

 PECOS users are no longer able to mail documents that require a signature. When submitting your application, be prepared to provide an e-signature or upload your documents that require a signature.

Manage Medicare and Account Information

MY ASSOCIATES

- Enroll in Medicare for the first time
- View and update existing Medicare information
- Continue working on saved applications

ACCOUNT MANAGEMENT

- Update your user account information, request or remove access to organizations
- · Manage access to Medicare enrollments

REVALIDATION NOTIFICATION CENTER

- · View All Applications requiring revalidation
- · Start or continue revalidation application

Manage Signatures

Applications Requiring Signatures

You currently have no pending signatures.

Help

- User Account
- Manage Access

Additional Resources

Medicare ID New! Search Tool

How to Guides 🗁

FAQs 🖾

Glossary -

Who Should I Call?
[PDF, 214 KB]

Application Status
Kiosk

Additional Links 🗖

INITIAL Enrollment – This is for providers who have never been enrolled in Medicare at all, OR have changed their specialties, OR have been been enrolled in Texas (as part of Indian Health Service).

All IHS facilities are enrolled under Texas, no matter what state they are in. If the provider has worked in Kansas, Oklahoma, Washington, etc, but never worked in Texas, you have to create an Initial Enrollment for that provider!

My Associates

Initial Enrollment

Create an application for initial enrollment ONLY if you are:

- . Enrolling in Medicare for the first time
- . Enrolling in a new state, or
- · Enrolling with a new specialty



If you are responding to a request for Revalidation, do not create an initial enrollment application. Instead, select a provider from the "Existing Associates" section below then select from the list of existing enrollments.

Please Note: If your organization is currently enrolled in Medicare but you do not see your enrollment, please take the following steps to confirm your access to the enrollment

- . If you are a Staff End User of the organization, please contact the organization's Authorized/Delegated Official to ensure your account has access to PECOS.
- . If you are an Authorized/Delegated Official of the organization, please confirm your role with the organization and ensure access to PECOS is active. To verify your account status, select the Account Management button on the Home Page and then choose Update user account information option.

The following checklists will help you gather the information needed to enroll via Internethased PECOS:

- . Checklist for Sole Proprietor or Solely Owned Organizations (eg. LLC, PC) using PECOS 🖵
- Checklist for Individual Physician and Non-Physician Practitioners using PECOS
- Checklist for Provider or Supplier Organization using PECOS

Select the Create Initial Enrollment Application button ONLY if you are enrolling for the first time, or enrolling in a new state or specialty.

CREATE INITIAL ENROLLMENT APPLICATION



Help

- Medicare Part A Services
- Medicare Part B Services
- Legal Business

Name

Mational Provider Identifier (NPI)

Additional Resources

How to Guides 🖵

FAQs 🔄

Glossary 🔄

Who Should I Call?

[PDF, 214 KB] 💆

Application Status Kiosk 🖵

Additional Links 🖵

Application Questionnaire

(*) Red asterisk indicates a required field.

Healthcare Services Rendered

- * Please select the option that best represents the healthcare service rendered for this application.
- Institutional Provider (e.g., Hospital, Skilled Nursing Facility, Hospice, Home Health Agency)
- Clinics/Group Practices and Certain Other Suppliers (e.g., Ambulance Service Supplier, Clinic, Independent Diagnostic Testing Facility, Sole Owner of a Professional Association (PA), Professional Corporation (PC), or Limited Liability Corporation (LLC))
- O Durable Medicare Equipment, Prosthetics, Orthotics, and Supplies (DMEPOS)
- Medicare Diabetes Prevention Program Supplier (MDPP)
- Individual Physician or Non-Physician Practitioner (including Sole Owner of a Professional Association (PA), Professional Corporation (PC), or Limited Liability Corporation (LLC))
- Eligible Ordering, Certifying, and Prescribing Physicians, and Other Eligible Professionals

Note: Select this option only if any of the following applies to the applicant:

- The applicant, or any organization employing the applicant, will not send claims to a Medicare contractor for any service furnished by the applicant.
- The applicant, or any organization employing the applicant, sends claims through a Medicare managed care plan.

NEXT PAGE [2]



Application Questionnaire

(*) Red asterisk indicates a required field.

Applicant Description

Please read through all the descriptions and then choose the one that best matches your situation.

* I am applying as a:

O Sole Owner of a PA, PC or LLC

- You are the only owner of a business, set up as a corporation, through which you give healthcare services.
- · Your business is legally separate from your personal assets.

Self-Employed/Sole Proprietor

- You give all your healthcare services from a facility that you own, lease or rent.
- · You are the only owner of a business that gives healthcare services.
- You and your business are *legally one* and the same. You are personally responsible for any of the business's financial obligations.
- · You report the business's income and losses on your personal tax return.

Group Member Only

- You give all your healthcare services as an employee of a group practice or clinic.
- You have an arrangement with your employer to send in Medicare claims and get paid for the services you have given.

O Group Member and is Self-Employed

- You give some healthcare services as an employee of a group practice or clinic.
- You have an arrangement with your employer to send in Medicare claims and get paid for the services you have given.
- You also give some healthcare services from a facility that you own, lease or rent.
- · The income you make through self-employment is part of your personal assets.

Disregarded Entity

- You are the only owner of a business, set up as a corporation, through which you give healthcare services.
- You and your business are considered *legally one* and the same.

Help

- Sole Owner
- Professional
 Corporation (PC)
- Professional
 Association (PA)
- Limited Liability
 Company (LLC)
- Disregarded Entity

Additional Resources

Medicare ID
New! Search Tool

9

How to Guides 🖵

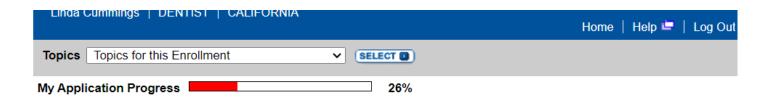
FAQs 🖵

Glossary 🖵

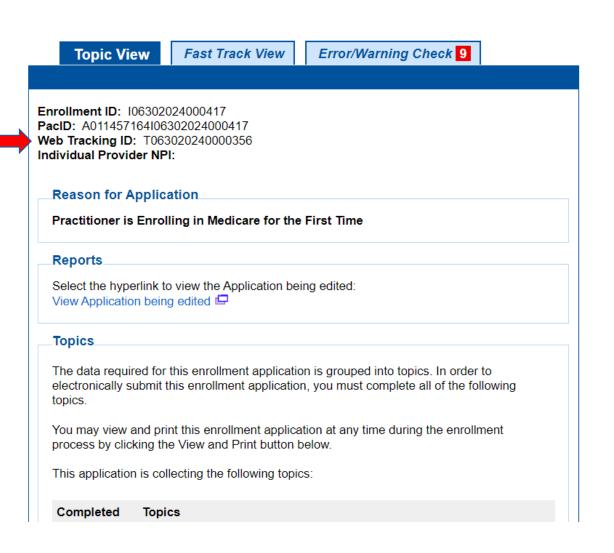
Who Should I Call? [PDF, 214 KB]

Application Status
Kiosk

Additional Links 🖵



Home > My Associates > My Enrollments > Initial Enrollment



_	Personal Identifying Information Identifying Information
✓	Practitioner Specialty • more information about Practitioner Specialty
	Reassignment more information about Reassignment
_	Resident Status more information about Resident Status
_	Mailing Address more information about Mailing Address
	License, Certification, and DEA Information License and Certification Information
_	Final Adverse Legal Actions more information about Final Adverse Legal Actions
	Organization Control • more information about Organization Control
✓	Contact Person more information about Contact Person
_	Required and/or Supporting Documentation Required and/or Supporting Documentation
•	have completed all the topics and no errors are present, the 'Begin on' button will be enabled. You may review errors at any time by clicking the

'Error Check' tab. Clicking 'Begin Submission' will initiate the Submission Process.

BEGIN SUBMISSION 🔯



for Providers and Suppliers

Home > My Associates

My Associates

Initial Enrollment

Create an application for initial enrollment ONLY if you are:

- · Enrolling in Medicare for the first time
- · Enrolling in a new state, or
- · Enrolling with a new specialty



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- If you are a Staff End User of the organization, please contact the organization's Authorized/Delegated Official to ensure your account has access to PECOS.
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The following checklists will help you gather the information needed to enroll via Internetbased PECOS:

Help

- Medicare Part A Services
- Medicare Part B Services
- Legal Business Name
- National Provider Identifier (NPI)

Additional Resources

Medicare ID New! Search Tool

How to Guides 🖵

FAQs 🔄

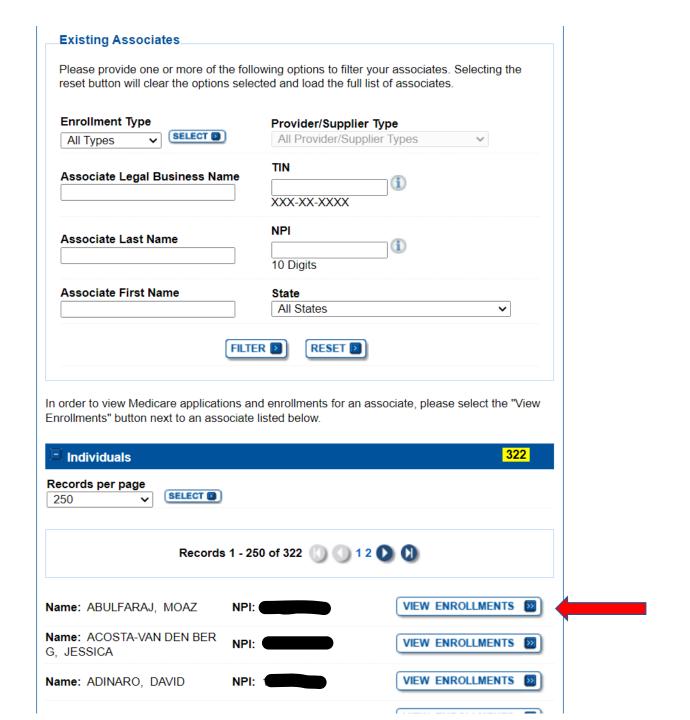
Glossary 🖵

Who Should I Call? [PDF, 214 KB] 🖵

Application Status Kiosk 🖵

Additional Links





Existing Enrollments

Contractor: NATIONAL GOVERNMENT SERVICES, INC. VIEW 📵 State: NEW YORK Type/Specialty: PSYCHIATRY MORE OPTIONS Enrollment Type: 8551 Medicare ID: View Medicare ID Report 🖵 Status: DEACTIVATED View Deactivated Enrollment Record Current ADI Accreditation?: No Existing Reassignments: 1 Pending Reassignments Applications: 0 View/Manage Reassignments VIEW 📵 State: OKLAHOMA REVALIDATE Type/Specialty: PSYCHIATRY MORE OPTIONS D

Contractor: NOVITAS SOLUTIONS, INC.
State: OKLAHOMA
Type/Specialty: PSYCHIATRY

Enrollment Type: 855I
Medicare ID: 210435 View Medicare ID Report Status: APPROVED View Approved Enrollment Record Current ADI Accreditation?: No

Existing Reassignments: 1
Pending Reassignments Applications: 0
View/Manage Reassignments

Contractor: NOVITAS SOLUTIONS, INC.
State: TEXAS
Type/Specialty: PSYCHIATRY

Enrollment Type: 855I
Medicare ID: HSZ8SB, HSZ8SC...more View Medicare ID Report Status: APPROVED View Approved Enrollment Record Current ADI Accreditation?: No

Existing Reassignments: 10
Pending Reassignments Applications: 0
View/Manage Reassignments



Records 1 - 10 of 10

The table below displays Reassignment Information for Approved, Deactivated, Revoked, and Rejected enrollment records. Any changes that you submit will display here only after the Medicare Administrative Contractor has processed the submitted enrollment.

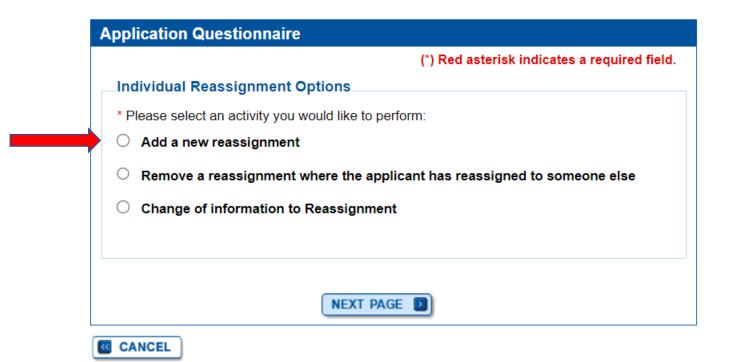
Relationship	Provider Name/LBN	NPI	Current Enrollment Status	Reassigning Medicare ID	Receiving Medicare ID	Effective Date	Reassignment End Date	Revalidation Due Date
Reassigning Benefits to	ANADARKO INDIAN HEALTH CENTER		APPROVED	HSZ8SE	HSZ014	06/04/2023	N/A	N/A
Reassigning Benefits to	CARNEGIE INDIAN HEALTH CENTER		APPROVED	HSZ8SF	HSZ013	06/04/2023	N/A	N/A
Reassigning Benefits to	CLINTON INDIAN HEALTH CENTER		APPROVED	HSZ8UR	HSZ015	06/04/2023	N/A	05/31/2023
Reassigning Benefits to	DEPT OF HEALTH AND HUMAN SERVICES PHS INDIAN HEALTH SERVICE		APPROVED	HSZ8SD	HSZ25U	06/04/2023	N/A	N/A
Reassigning Benefits to	EL RENO INDIAN HEALTH CENTER		APPROVED	HSZ8UM	HSZ031	06/04/2023	N/A	02/29/2024
Reassigning Benefits to	HASKELL INDIAN HEALTH CENTER		APPROVED	HSZ8UU	HSZ008	06/04/2023	N/A	N/A
Reassigning Benefits to	LAWTON INDIAN HOSPITAL		APPROVED	HSZ8SC	HSZ012	06/04/2023	N/A	N/A
Reassigning Benefits to	PAWNEE INDIAN HEALTH CENTER		APPROVED	HSZ8SB	HSZ000	06/04/2023	N/A	02/29/2024
Reassigning Benefits to	WATONGA INDIAN HEALTH CENTER		APPROVED	HSZ8UQ	HSZ030	06/04/2023	N/A	02/28/2023
Reassigning Benefits to	WEWOKA INDIAN HEALTH		APPROVED	HSZ8SG	HSZ016	06/04/2023	N/A	N/A

Records 1 - 10 of 10

Note: Please select on the "Download Report" button to download this report in CSV format.



RETURN TO MY ENROLLMENTS







Enrollment ID: X06302024000495

PacID: 1951571736X06302024000495

Web Tracking ID: T063020240000429

Individual Provider NPI:

Reason for Application

Reassignment of Benefits Between an Enrolled Practitioner and another Enrolled Practitioner(s), Supplier(s), or Provider(s)

Reports

Select the hyperlink to view the Application being edited:

View Application being edited 🗗

Select the hyperlink to view the Medicare ID Report:

View Medicare ID Report 🗗

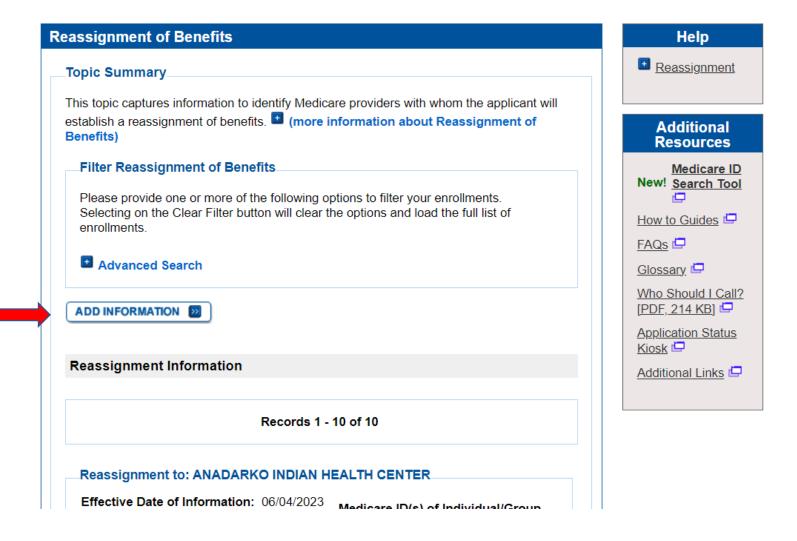
Topics

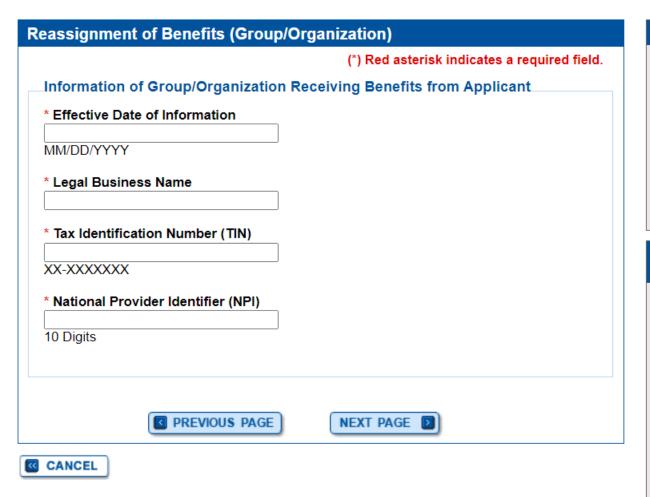
The data required for this enrollment application is grouped into topics. In order to electronically submit this enrollment application, you must complete all of the following topics.

You may view and print this enrollment application at any time during the enrollment process by clicking the View and Print button below.

This application is collecting the following topics:

Completed	Topics
_	Reassignment more information about Reassignment
4	Contact Person more information about Contact Person









Reassignment of Benefits Medicare Identification Numbers Legal Business Name: Claremore Indian Hospital National Provider Identifier (NPI): 1073527842 Please provide any Medicare Identification numbers that apply to the group/provider that you are reassigning your benefits. Note: Use the Add More button to add more than one Medicare Identification number. **Medicare Identification Number** ADD MORE D PREVIOUS PAGE NEXT PAGE [3]



Reassignment of Benefits
(*) Red asterisk indicates a required field.
Reassignment Practice Location Choice
* Please indicate what Practice Location information you would like to enter:
O Primary Practice location
O Primary and Secondary Practice location
○ None
PREVIOUS PAGE NEXT PAGE

Enrollment Submission

Note: Your application is ready for submission with warning messages. Please review the warning messages and select the Begin Submission button.

BEGIN SUBMISSION [33]

Enrollment ID: X06302024000495
PacID: 1951571736X06302024000495
Web Tracking ID: T063020240000429

Individual Provider NPI:

Errors for this Enrollment

No Errors were found for this enrollment application.

Warnings for this Enrollment

Warnings were found for this enrollment application. Please review the warnings listed below and verify that the information entered is correct.

Verification of this information is optional; the submission process may continue without verification of this information.

Topic	Warning
Reassignment	Reassignment of Benefits exist that are missing a primary and/or secondary practice location. It is recommended that a primary and secondary practice location be specified, but are not required.

Both the I & A website and the PECOS website offer training PDFs and videos to walk you through the enrollment process. Your MAC will also offer training videos and live webinars to help you with provider enrollment.

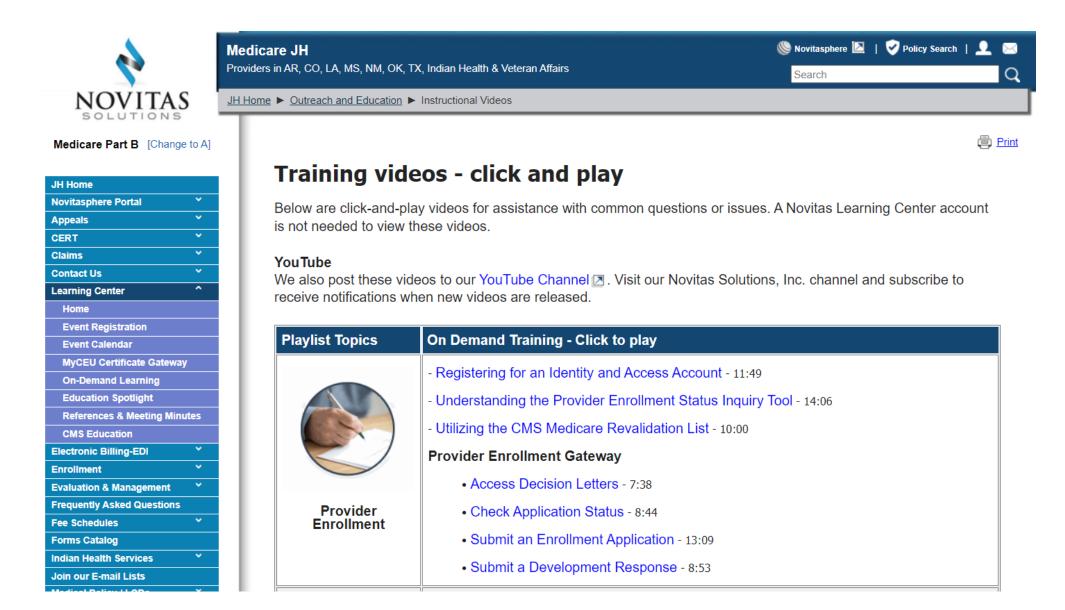
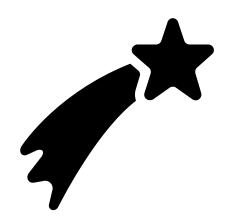




Table Maintenance Slides

Table Maintenance Slides



Provider Form



New Provider Contracts Required Information

Full Legal Name:				
Name in NPPES:				
Date-of-birth:				
SSN:				
NPI:				
University/College graduated from:				
Graduation Date:				
Have you worked in IHS before?	YE	s	NO	
Is your NPI and taxonomy information up-to-				
date in NPPES?	YE	s	NO	
Do you have an active Oklahoma Medicaid				
Provider ID?	YE	s	NO	
Do you have an active Medicaid Provider ID				
in another state? (Please provide a letter from that state's Medicaid program that				
states you have been inactivated.)	YE	s	NO	
Does the state you are licensed in require				
your profession to have a DEA registration or a Controlled Substance Abuse registration?	YE	<	NO	N/A
		-		nro.
Have you ever had your license revoked or has there been a gap? (If yes, please provide				
documentation.)	YE	s	NO	
Do you have an active Medicare PTAN under				
the Texas Region?	YE	s	NO	
In the past 10 years, have you had any				
adverse legal action brought against you,				
including malpractice? (If yes, please provide documenation.)	YE	s	NO	
•				
Have you ever been a BC/BS OK Participating Provider before?	YE	s	NO	
Do you currently have malpractice insurance of at least \$1 million for physicians OR				
\$500,000/\$1 million for health care				
providers?	YE	S	NO	
Has your professional liability insurance				
carrier excluded any specific procedures or imposed other restrictions on your				
coverage? (If yes, please list the procedures				
which have been excluded with an explanation.)	YE	s	NO	
,				
Have you ever been subjected to actions by a				
ultilization and quality control Peer Review		_		
Organization (PRO)?	YE	5	NO	
Has there been a gap OR six (6) months or greater in your academic or professional				
career for the previous 5 years?	YE	s	NO	

Medicare Adminstrative Contractors (MACs)

Novitas Solutions (JH)

Noridian Healthcare Solutions

CGS Administrators

Wisconsin Physicians Service

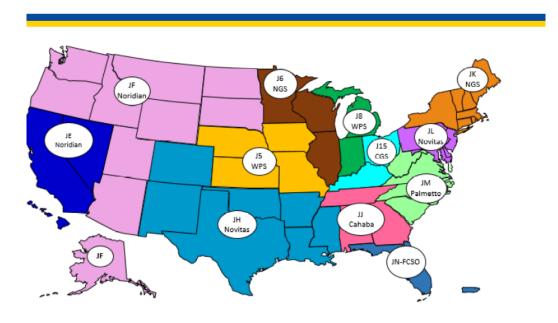
National Government Services

GS Administrators

Cahaba Government Benefit Admin

Palmetto GBA (DME)

A/B Jurisdiction Map as of December 2015



Medicare and Railroad Retirement

PART A

Inpatient

Outpatient (hospital based)

Home Health Care

Skilled Nursing

Туре	Billed	Reimbursed
Inpatient	All-Inclusive Rate	DRG
Outpatient	All-Inclusive Rate	All-Inclusive Rate

PART B

Professional Component

Durable Medical Equipment (DME)

Ambulatory Surgery

Therapeutic Services

Diagnostic Services

Туре	Billed	Reimbursed
Outpatient	Itemized	Fee-for-service

Medicare

PART C

Medicare Advantage Plans

Replaces traditional Medicare

Most services covered and are not paid under Medicare

Offers prescription drug coverage

Entered as Private Insurance

PART D

Prescription Drug Coverage

Entered under Medicare or Railroad Retirement as Part D

Medicare Part B Billing Example

NNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNN	${f E}$ () NNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNN
Patient: DEMO, PATIENT UFMS MEDICARE [HR	•
(CLAIM S	UMMARY)
Pg-1 (Claim Identifiers)	Pg-3 (Questions)
Location: CLINTON_HC	Release Info: YES Assign Benef: YES
Clinic: GENERAL	
Visit Type: PROFESSIONAL COMPONENT	
Bill From: 06-27-2024 Thru: 06-27-2024	Pg-4 (Providers)
Pg-2 (Billing Entity)	Attn: CASHERO, THOMAS MD
MEDICARE ACTIVE	
	Pg-5A (Diagnosis)
	1) Diabetes due to underlying conditi
PCC Visit Data	
Prim Visit: 06/27/2024@16:14 Count: 1	
Srv Cat: A Hsp Loc: CEDAR PVD2 NAKIA	Pg-8 (CPT Procedures)
Last Visit: 06/03/2024@16:30 Loc: CL	1) OFFICE O/P EST MOD 30 MIN
Srv Cat: A Cl:01 Hsp Loc: ACUTE GARCI	
•	
WARNING:250 - DOS after ICD Indicator Da	te

Pages 1 and 2

```
Patient: DEMO, PATIENT UFMS MEDICARE [HRN:999989] Claim: 2091666
 .....(CLAIM IDENTIFIERS)
                   [1] Clinic ... GENERAL
[2] Visit Type ... PROFESSIONAL COMPONENT
[3] Bill Type ... 131
[4] Billing From Date .. 06/27/2024
                   [5] Billing Thru Date..: 06/27/2024
[6] Super Bill #.....:
[7] Mode of Export....: 837P (HCFA) 5010
[8] Visit Location....: CLINTON INDIAN HEALTH CENTER
Desired ACTION (Edit/View/Next/Jump/Back/Quit): N//
```

	(INSURERS) .			
PAGE 2 - INSURER INFORMATION				
To: MEDICARE PART B - IHS PO BOX 833913 RICHARDSON, TX 75083-3913 (214)907-9931	Proc. Co Export 1	oe: 131 ode: CPT4 Mode.: 837P (HCFA) 5010 te: N/A		
MSP STATUS AS OF APR 17, 2024: NOT	MSP STATUS AS OF APR 17, 2024: NOT MSP ELIGIBLE			
BILLING ENTITY	STATUS	POLICY HOLDER		
[1] MEDICARE	ACTIVE	DEMO, PATIENT UFMS MEDICARE		
VARNING:066 - INSURED'S SEX UNSPECIFIED				
Desired ACTION (Add/Del/View/Next/J	ump/Back/Qui	t): N//		

```
Claim: 2091666
Patient: DEMO, PATIENT UFMS MEDICARE [HRN:999989]
   .....(QUESTIONS)
 [1] Release of Information..: YES From: 04/01/2022
 [2] Assignment of Benefits..: YES
                                From: 04/01/2022
    Accident Related..... NO
    Employment Related....: NO
 [5] Emergency Room Required.:
 [6] Special Program...... NO
 [7] Outside Lab Charges....:
 [8] Date of First Symptom...:
 [9] Date of Similar Symptom.:
[10] Date of 1st Consultation:
[11] Referring Phys. (FL17) :
[12] Case No. (External ID)..:
[13] Resubmission(Control) No:
[14] PRO Approval Number....:
[15] HCFA-1500B Block 19....:
[16] Admitting Diagnosis....:
Enter RETURN to continue or '^' to exit:
```

```
[17] Supervising Prov.(FL19).:
                                  NPI:
      Date Last Seen:
[18] Date of Last X-Ray.....:
    Prior Authorization # ...:
    Homebound Indicator....:
[21] Hospice Employed Prov...:
[22] Delayed Reason Code.....:
[23] In-House CLIA#.....
[24] Hearing/Vision Prescription Date....:
[25] Start/End Disability Dates.....
[26] Assumed/Relinquished Care Dates:
[27] Patient Paid Amount....:
[28] Initial Treatment Date..:
Desired ACTION (Edit/Next/View/Jump/Back/Quit): N//
```

Page 4 and 5

Patient	: DEMO, PATIENT UFMS MEDICARE	[HRN:999989]	Claim: 2091666
(attn)	PROVIDER CASHERO, THOMAS MD	NPI 	DISCIPLINE
Desired	ACTION (Add/Del/Viev/Next/J	ump/Back/Quit)	: N //

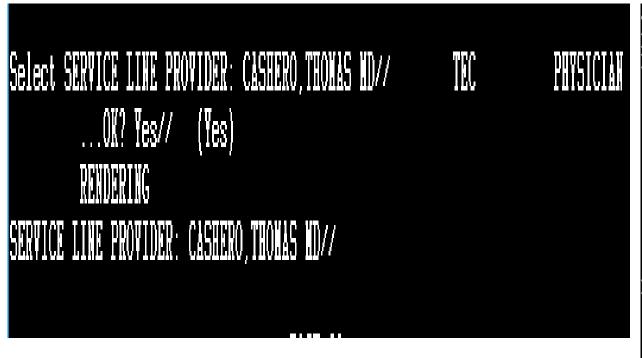
```
Patient: DEMO, PATIENT UFMS MEDICARE [HRN:999989]
                                                        Claim: 2091666
                               (DIAGNOSIS) .....
ICD Indicator for MEDICARE : ICD-10
             IND Dx DESCRIPTION
                                               PROVIDER'S NARRATIVE
                                          Diabetes due to underlying
    E08.11
             10 Diabetes due to
                  underlying condition v
                                             condition w ketoacidosis w coma
                  ketoacidosis v coma
Desired ACTION (Add/Del/Edit/Seq/Viev/Next/Rfsh/Ind/Jump/Back/Quit): N//
```

Pages 8A

PAGE 8A ~~~~ Patient: DEMO,PATIENT UFMS MEDICARE [HRN:999989] Mode of Export: 837P (HCFA) 5010 (MEDICAL SERVICES)	NNNNNNNNNN	Clain:	2091666
REVN CODE CPT - MEDICAL SERVICES	UNIT CHARGE	QTY	TOTAL CHARGE
[1] CHARGE DATE: 06/27/2024 **** 99214 OFFICE O/P EST MOD 30 MIN	256.00	1	256.00 ====== \$256.00
Desired ACTION (Add/Del/Edit/View/Next/Jump/Back/	Quit/Mode):	N //	\$256.00

```
Desired ACTION (Add/Del/Edit/View/Next/Jump/Back/Quit/Mode): N// e
[1] 99214
Select 1st MODIFIER:
                    DIAGNOSES
             ICD
      Seq
             Code
      Nun
                               Diagnosis Description
           E08.11
                     Diabetes due to underlying condition w ketoacidosis w coma
SERVICE FROM DATE/TIME: JUN 27,2024//
SERVICE TO DATE/TIME: JUN 27,2024//
UNITS: 1//
PLACE OF SERVICE: 19//
UNIT CHARGE: 256.00//
NDC:
    CASHERO, THOMAS ND
                                     RENDERING
Select SERVICE LINE PROVIDER: CASHERO, THOMAS MD//
```

Page 8A



PAGE 8A ANNONANANANANANANANANANANANANANANANANA	Clain:	2091666
REVN UNIT CODE CPT - MEDICAL SERVICES CHARGE COLUMN CONTRACTOR OF CARROL CARREST CONTRACTOR OF COLUMN CARROL CARR	E QTY	TOTAL CHARGE
[1] CHARGE DATE: 06/27/2024 (CASHERO,THOMAS MD-R) **** 99214 OFFICE O/P EST MOD 30 MIN 256	.00 1	256.00 ===== \$256.00
Desired ACTION (Add/Del/Edit/Viev/Next/Jump/Back/Quit/Mo	de): N//	

Approving the claim

(CLAIM S	UMMARY)
Pg-1 (Claim Identifiers)	Pg-3 (Questions)
Location: CLINTON_HC	Release Info: YES Assign Benef: YES
Clinic: GENERAL	
Visit Type: PROFESSIONAL COMPONENT	
Bill From: 06-27-2024 Thru: 06-27-2024	Pg-4 (Providers)
	Attn: CASHERO, THOMAS MD
MEDICARE ACTIVE	
	Pg-5A (Diagnosis)
	1) Diabetes due to underlying conditi
PCC Visit Data	
Prim Visit: 06/27/2024@16:14 Count: 1	
Srv Cat: A Hsp Loc: CEDAR PVD2 NAKIA	Pg-8 (CPT Procedures)
Last Visit: 06/03/2024@16:30 Loc: CL	1) OFFICE O/P EST MOD 30 MIN
Srv Cat: A Cl:01 Hsp Loc: ACUTE GARCI	
WARNING:250 - DOS after ICD Indicator Da	te
	with the second
	_
Desired ACTION (View/Appr/Pend/Next/Jump	/Quit): N// A

***** 837P (HCFA) 5	010 CHARGE SUMMARY	*******	
Active Insurer: MEDICARE			
Charge Date POS TOS Description	Corr Diag	Charge	Qty
06-27-24 06-27-24 19 1 99214	1	256.00	1
TOTAL CHARGE		256.00	

:ive II	nsurer: H	EDICARE				
Fo	ora	Charges	-	V rite−offs	Non-cvd	Bill Amount
37P (H	CFA) 5010	256.00	0.00	0.00	0.00	256.00
		256.00	0.00	0.00	0.00	256.00

Medicare Part A Billing Example

NANANANANANANANANANANANANANANANANANANA	E () ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Patient: DEMO, PATIENT UFMS MEDICARE [HR	
	UMMARY)
Pg-1 (Claim Identifiers)	Pg-3 (Questions)
Location: CLINTON_HC	Release Info: YES Assign Benef: YES
Clinic: GENERAL	
Visit Type: IMMUNIZATION	
Bill From: 06-27-2024 Thru: 06-27-2024	Pg-4 (Providers)
Pg-2 (Billing Entity)	Attn: CASHERO, THOMAS MD
MEDICARE ACTIVE	
	Pg-5A (Diagnosis)
	1) Vaccination given
PCC Visit Data	2) Diabetes due to underlying conditi
Prim Visit: 06/27/2024@16:14 Count: 1	
	Pg-8 (CPT Procedures)
Last Visit: 06/03/2024@16:30 Loc: CL	1) IIV4 VACC NO PRSV 0.5 ML IM
Srv Cat: A Cl:01 Hsp Loc: ACUTE GARCI	2) OFFICE O/P EST MOD 30 MIN
	3) Admin influenza virus vac
WARNING:250 - DOS after ICD Indicator Da	te
THESE SERVICES MUST BE ITEMIZED AND BILL	ED SEPARATELY FROM THE ALL-INCLUSIVE RAT
E VISIT	

```
PAGE 2
Patient: DEMO, PATIENT UFMS MEDICARE [HRN:999989]
                                                    Claim: 2091665
                              (INSURERS) .....
                       PAGE 2 - INSURER INFORMATION
To: MEDICARE PART B - IHS
                                   Bill Type...: 131
                                   Proc. Code..: CPT4
   PO BOX 833913
   RICHARDSON, TX 75083-3913
                                   Export Mode.: 837I (UB) 5010
   (214)907-9931
                                   Flat Rate...: N/A
MSP STATUS AS OF APR 17, 2024: NOT MSP ELIGIBLE
           BILLING ENTITY
                                  STATUS
                                              POLICY HOLDER
    [1] MEDICARE
                                ACTIVE
                                           DEMO, PATIENT UFMS MEDICARE
VARNING: 066 - INSURED'S SEX UNSPECIFIED
Desired ACTION (Add/Del/View/Next/Jump/Back/Quit): N//
```

```
Patient: DEMO, PATIENT UFMS MEDICARE
                                  [HRN:999989]
                                                        Claim: 2091665
                                (QUESTIONS) .....
 [1] Release of Information..: YES
                                  From: 04/01/2022
    Assignment of Benefits..: YES
                                  From: 04/01/2022
    Accident Related..... NO
    Employment Related....: NO
    Emergency Room Required .:
 [6] Special Program..... NO
    Blood Furnished (pints) .: NO
    Referring Phys. (FL17)
    Case No. (External ID)..:
[10] PRO Approval Number....:
[11] Type of Admission.....: 2 URGENT
[12] Source of Admission....: 1 NON-HEALTH CARE FACILITY POINT OF ORIGIN
[13] Discharge Status......: 01 DISCHARGED TO HOME OR SELF CARE (ROUTINE
                                 DISCHARGE)
[14] Admitting Diagnosis....:
[15] Prior Authorization #...:
Enter RETURN to continue or '^' to exit:
```

```
[16] Delayed Reason Code....:

Desired ACTION (Edit/Next/View/Jump/Back/Quit): N//
```

Pages 4 and 5

Patient	DEMO, PATIENT UFMS MEDICARE (PRO	[HRN:999989]	Claim: 2091665
(attn)	PROVIDER CASHERO, THOMAS MD	NPI	DISCIPLINE
Desired	ACTION (Add/Del/View/Next/J	ump/Back/Quit)	: N//

```
PAGE 5A
Patient: DEMO, PATIENT UFMS MEDICARE [HRN:999989] Claim: 2091665
.....(DIAGNOSIS)
ICD Indicator for MEDICARE : ICD-10
      ICD
      CODE
                   Dx DESCRIPTION
                                                 PROVIDER'S NARRATIVE
    Z23.
              10 Encounter for
                                            Vaccination given
                   immunization
    E08.11
              10 Diabetes due to
                                            Diabetes due to underlying
                                               condition w ketoacidosis w coma
                   underlying condition v
                   ketoacidosis v coma
Desired ACTION (Add/Del/Edit/Seq/View/Next/Rfsh/Ind/Jump/Back/Quit): N//
```

Pages 8A and 8H

Mode of Ex	EMO, PATIENT UFMS MEDICARE [HRN:9' port: 837I (UB) 5010(MEDICAL SER'	-		2091665
REVN CODE ====	CPT - MEDICAL SERVICES	UNIT CHARGE	QTY	TOTAL CHARGE
0510	E DATE: 06/27/2024@16:14 90686 IIV4 VACC NO PRSV 0.5 ML IM E DATE: 06/27/2024	51.00	1	51.00
	99214 OFFICE O/P EST MOD 30 MIN	256.00	1	256 . 00 \$307 . 00
Desired AC	TION (Add/Del/Edit/Viev/Next/Jump.	/Back/Quit/Mode)	N//	

f Export: 837I (UB) 5010 (MISC. SER	VICES)		
EVN DDE HCPCS - MISC. SERVICES	UNIT CHARGE	QTY	TOTAL CHARGE
HARGE DATE: 06/27/2024@16:14-06/27/2 771 G0008 Admin influenza virus vac	024 64.00	1	64.0
HARGE DATE: 06/27/2024 636 90686 IIV4 VACC NO PRSV 0.5 ML IN	51.00	1	51.0
HARGE DATE: 06/27/2024 510 99214 OFFICE O/P EST MOD 30 MIN	667.00	1	667.0
HIN		===:	•===== \$78:

Page 9C

Approving the claim

(CLAIM S	UMMARY)
Pg-1 (Claim Identifiers)	
Location: CLINTON_HC	Release Info: YES Assign Benef: YES
Clinic: GENERAL	
Visit Type: IMMUNIZATION	
Bill From: 06-27-2024 Thru: 06-27-2024	Pg-4 (Providers)
Pg-2 (Billing Entity)	Attn: CASHERO, THOMAS MD
MEDICARE ACTIVE	
	Pg-5A (Diagnosis)
	1) Vaccination given
PCC Visit Data	2) Diabetes due to underlying conditi
Prim Visit: 06/27/2024@16:14 Count: 1	
Srv Cat: A Hsp Loc: CEDAR PVD2 NAKIA	Pg-8 (CPT Procedures)
Last Visit: 06/03/2024@16:30 Loc: CL	
Srv Cat: A Cl:01 Hsp Loc: ACUTE GARCI	2) IIV4 VACC NO PRSV 0.5 HL IN
	3) OFFICE O/P EST MOD 30 MIN
WARNING:250 - DOS after ICD Indicator Da	te
	ED SEPARATELY FROM THE ALL-INCLUSIVE RAT
E VISIT	
Desired ACTION (View/Appr/Pend/Next/Jump	Quit): N// A
	ATTEMPT OF THE PARTY OF THE PAR

		371 (UB)	5010 CHARGE S	COMMARY ****
Active Insurer: MEDI	CARE			
Descript	ion	Re vn Code	Units	Total Charges
CLINIC VACCINE ADMIN DRUG/DETAIL CODE	 	0510 0771 0636	1 1 1	667.00 64.00 51.00
TOTAL CHAR	GE	0001		782.00

ctive	e Insurer:	MEDICARE				
	Form	Charges	Previous Payments	V rite-offs	Non-cvd	Bill Amount
837I	(UB) 5010	782.00 782.00	0.00 	0.00 0.00 	0.00	782.00 782.00

Medicare Part C Billing Example

Important Message from Medicare

Hospitals must notify Medicare beneficiaries who are hospital inpatients about their hospital discharge appeal rights. This includes IHS hospitals.

The Important Message from Medicare (IM) must be delivered no later than two calendar days after admission. The initial copy may be given as part of the preadmission process, but no earlier than seven days prior to admission. If the notice is given more than two calendar days prior to admission, a follow-up copy must be delivered.

Patient Signatures

The patient's signature authorizes the release of medical information necessary to process the claim. It also authorizes payment of benefits to the provider of service and (or) supplier, when the provider of service and (or) supplier accepts assignment on the claim.

All claims must have item 12 completed. Failure to include an appropriate signature and six-digit, eight-digit date or a "signature on file" statement will result in a claim rejection. A Medigap authorization signature in item 13 does not satisfy the Block 12 signature requirement.

Release of Information

Providers of service and (or) suppliers are permitted to obtain and retain on file a lifetime authorization from the beneficiary. This authorization allows the provider of service and (or) supplier to submit assigned and non-assigned claims on the beneficiary's behalf

(Name of Beneficiary) (Medicare Beneficiary ID Number)

"I request that payment of authorized Medicare benefits be made either to me or on my behalf to the name of provider of service and (or) supplier for any services furnished to me by that provider of service and (or) supplier.

I authorize any holder of medical information about me to release to the Centers for Medicare and Medicaid Services and its agents any information needed to determine these benefits or the benefits payable for related service."

(Beneficiary Signature) (Date)

Assignment of Benefits

Authorizes payment of medical benefits to the provider

Name of Beneficiary) (Medicare Beneficiary ID Number) (Medigap Policy Number)

"I request that payment of authorized Medigap benefits be made either to me or on my behalf to the provider of service and (or) supplier for any services furnished to me by that the provider of service and (or) supplier.

I authorize any holder of Medicare information about me to release to (Name of Medigap Insurer) any information needed to determine these benefits payable for related services."

(Beneficiary Signature) (Date)

Coordination of Benefits

They must ask questions to secure employment and insurance information. They have a responsibility to identify payers other than Medicare so that incorrect billing and overpayments are minimized. Providers must determine if Medicare is the primary or secondary payer; therefore, the beneficiary must be queried about other possible coverage that may be primary to Medicare. Failure to maintain a system of identifying other payers is viewed as a violation of the provider agreement with Medicare.

As a Part A institutional provider (i.e. hospitals), you should:

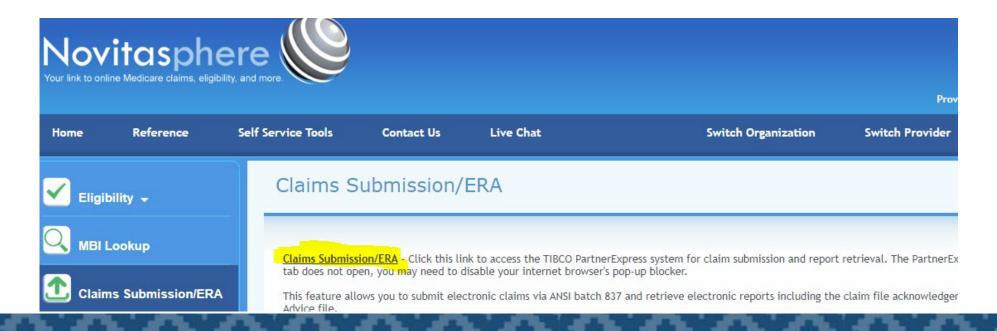
- Obtain billing information prior to providing hospital services. It is recommended that you use the CMS Questionnaire (available in the Downloads section below), or a questionnaire that asks similar types of questions; and
- Submit any MSP information to the intermediary using condition and occurrence codes on the claim.

As a Part B provider (i.e. physicians and suppliers), you should:

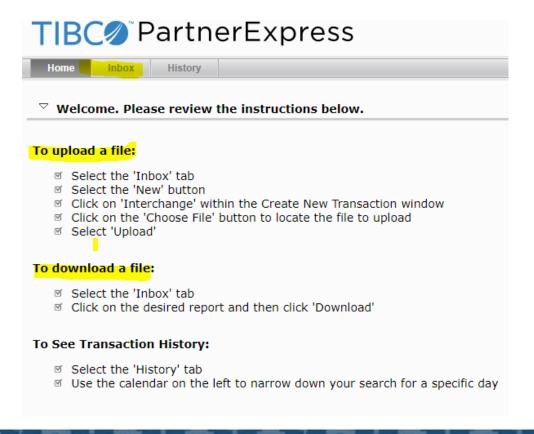
- Obtain billing information at the time the service is rendered. It is recommended that you use the CMS Questionnaire (available in the Downloads section below), or a questionnaire that asks similar types of questions; and
- Submit an Explanation of Benefits (EOB) form with all appropriate MSP information to the designated carrier. If submitting an electronic claim, provide the necessary fields, loops and segments needed to process an MSP claim.

Log into Novitasphere and select the Organization that you need to upload files to.

Under the Claims Submission/ERA option, select New Claims Submission/ERA



This will open the TIBC PartnerExpress Inbox. Click on Inbox.

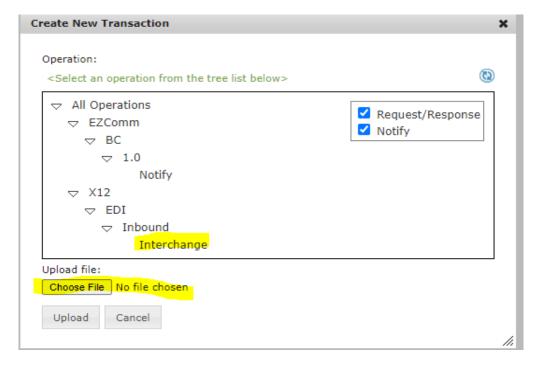


Click New to create a new transmission (upload file)

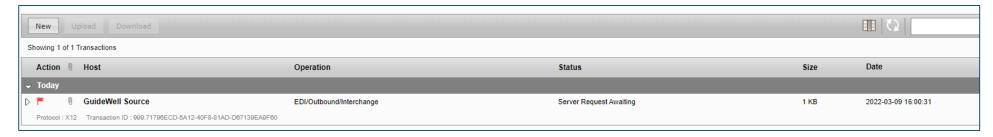


Click on Interchange, then Choose File

Once you have chosen your file, click Upload



Once the file has been received, you will receive an email with the file information.



Click on the 999 file and Download to a folder. This will be the one chance you have to download/save the file. Drop the file in the PC-ACE mailbox to view. This will also be the process for the 277 files.



PC-ACE







PC-ACE® ANSI-997/999 ACKNOWLEDGMENT REPORT

File Date/Time: 01/11/2024 16:13:00 Serial No: 000000

Acknowledgment Created (GS04/05): 01/11/2024 16:13

Sender Code (GS02):
Receiver Code (GS03):

Ack Transaction Set Control No (ST02): 0001

Group Control Number (AK102): 140581

Version/Release/Industry Code (AK103): 005010X223A2

Transaction Set Control Number (AK202): 0001

Implementation Convention Ref (AK203): 005010X223A2

Transaction Set Status (IK501): A - Accepted

Functional Group Status (AK901): A - Accepted

Transaction Sets Included (AK902): 1
Transaction Sets Received (AK903): 1
Transaction Sets Accepted (AK904): 1

277 and BSEM

PC-ACE® ANSI-277 CLAIM ACKNOWLEDGMENT REPORT

File Date/Time: 01/11/2024 16:15:00

Acknowledgement Created (GS04/05):

01/11/2024 16:15

Sender Code (GS02): Receiver Code (GS03):

=

*** Transmission Acknowledgement # 1 ***

Information Source ID: 04411 Name: MEDICARE

Transmission Receipt Control #: 0441120240111000001

Receipt Date: 01/11/2024 Process Date: 01/11/2024

*** Information Receiver Acknowledgement # 1 ***

Information Source ID: Name: MEDICARE

Receiver Name: CLINTON INDIAN HEALTH CENTER ID:

Receiver Info:

Receiver Trace #: 140581

Total Accepted Quantity: 2

Total Accepted Amount: \$1,240.00

Receiver Status:

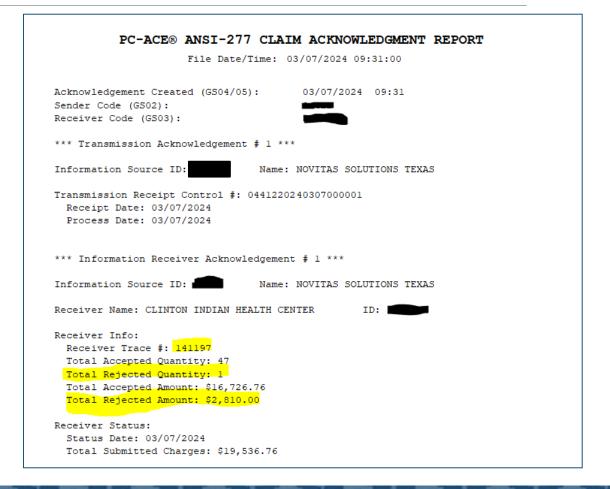
Status Date: 01/11/2024

Total Submitted Charges: \$1,240.00



999 and 277 Rejections

PC-ACE® ANSI-997/999 ACKNOWLEDGMENT REPORT File Date/Time: 03/09/2024 15:39:00 Serial No: 000000 Acknowledgment Created (GS04/05): 03/09/2024 15:39 Sender Code (GS02): Receiver Code (GS03): Ack Transaction Set Control No (ST02): 0001 Group Control Number (AK102): 141262 Version/Release/Industry Code (AK103): 005010X223A2 Transaction Set Control Number (AK202): 0001 Implementation Convention Ref (AK203): 005010X223A2 Segment In Error (IK301): CL1 Occurrence: 26 Loop: 2300 Segment Error Code: 8 - Segment Has Data Element Errors Business Unit Identifier (CTX01): ■ (ANSI-837) Field In Error (IK401): CL102 Data Element Reference Number (IK402): 1314 Data Element Error: 1 - Required data element missing Transaction Set Status (IK501): R - Rejected Transaction Set Syntax Errors (IK502-IK506): 5 - One or More Segments in Error Functional Group Status (AK901): R - Rejected Transaction Sets Included (AK902): Transaction Sets Received (AK903): Transaction Sets Accepted (AK904):





Medicare Advantage Part C Plan

Definition:

Medicare Advantage plans (Part C) provide all of your <u>Part A (hospital) and Part B (medical) coverage</u> and must cover all medically necessary services. Many plans also offer <u>prescription drug coverage</u> and additional programs not covered by Original Medicare. To <u>enroll in a Medicare Advantage Plan</u>, you must be eligible and enrolled in Original Medicare Part A and B and live within the plan's service area..

Medicare Advantage Part C Plan

- Part A Part B Part D Hospital + Medical + Prescription
- Combines Original Medicare, Part A and Part B, in 1 plan
- Often also includes Medicare Part D prescription drug coverage
- May come with <u>additional programs and services</u> not offered by Original Medicare
- These plans are part of the government's Medicare program, but are offered and managed through private insurers, like Cigna Healthcare. Medicare Advantage Plans may include plan extras not found in Original Medicare. You must be enrolled in Medicare Part A and Part B to join.

What are the pros and cons of a Part C Medicare Advantage plan?

Pros of Medicare Advantage Plans

- With Medicare Advantage plans, you can get personalized, coordinated medical care at a lower cost, depending on your plan. There are many advantages of enrolling in a Medicare Advantage plan. You can get:
- All of your coverage bundled together in 1 convenient plan.
- Costs that may be lower than Original Medicare.
- <u>Extra benefits</u> such as coverage for vision, hearing, dental, wellness programs, and discounts on health-related items.
- Prescription drug coverage (if it's included as part of the plan).
- All the rights and protections offered through the Medicare program.
- ▶ Help paying for premiums (subsidies), if you qualify.
- All the benefits of Medicare Part A and Part B plans, without buying supplemental insurance.

Cons of Medicare Advantage Plans

- The following are some disadvantages of Medicare Advantage plans:
- If you select an HMO Medicare Advantage plan, you may have a small selection of providers to choose from. If you see a provider out-of-network, it can cost you more. However, other plan options will offer a wider provider network.
- ▶ With certain plans, you may see additional costs for things like drug deductibles and specialist visit copays.
- ▶ If you travel a lot, your plan may not cover services outside your service area.

What types of Medicare Advantage plans are available?

- ► There are various kinds of Medicare Advantage plans, such as HMO, PPO, and Private Fee-for-Service plans. HMOs and PPOs each have certain characteristics, whether they are part of a Medicare plan or part of a regular health plan.
- For example, an HMO plan typically comes with lower costs but requires you to see providers within a network and get referrals before you see a specialist. A PPO plan typically costs more, but offers more flexible options for seeing providers and may not require any referrals to see specialists.

What does a Medicare Advantage plan cost?

- Depending on your Medicare Advantage plan, the costs you pay out-of-pocket can vary:
- You may pay a deductible, a certain amount you must meet before your plan begins to pay.
- There may be copays for doctor visits—this is a flat fee usually due at the time of the visit.
- You may have to pay a share for lab services and medical equipment.
- You will pay a monthly plan premium if there is one.
- You will continue to pay the Original Medicare Part B monthly premium, as well.
- Additional coinsurance or copays if you see providers outside your plan network.
- ► To help control your costs, make sure you understand the terms of your plan and the out-of-pocket costs you may be required to pay.

How do I choose a Medicare Advantage plan?

- ▶ It's important to compare the benefits between your current coverage and the different types of Medicare Advantage plans (Part C). Be sure that you understand the additional benefits and any benefits (or freedoms) that you may lose.
- You may want to consider:
- If you can change your current doctors
- If your medications are covered under the <u>plan's drug list formulary</u> (if prescription drug coverage is provided)
- ▶ The monthly premium
- ▶ The cost of coverage. This could include annual deductible, copays, and coinsurance.
- What additional services are offered (i.e. preventive care, vision, dental, health club membership)
- Any treatments you need that aren't covered by the plan

How do I enroll in a Medicare Advantage plan?

- ▶ If you want to enroll in a Medicare Advantage plan, you must:
- ▶ Be eligible for Medicare
- ▶ Be enrolled in both Medicare Part A and Medicare Part B (you can check this by referring to your red, white, and blue Medicare card)
- Live within the plan's service area (which is based on the county you live in-not your state of residence)
- Not have end-stage renal disease (ESRD)
- Want more information about enrollment? <u>Visit Medicare Part C Eligibility and Enrollment Information</u>

Can I change my Medicare Advantage plan?

► There are a few times during the year that you may be eligible to change your Medicare Advantage (MA) plan:

Annual Enrollment Periods

- ► The Medicare Annual Enrollment Period (AEP) occurs every year from October 15-December 7. Anyone who is eligible for Medicare can change plans during this time. You can make as many changes to your plan as you'd like before December 7, and your new coverage begins January 1.
- Medicare Advantage Open Enrollment occurs every year from January 1-March 31. This period is for Medicare Advantage customers only and is your opportunity to:
- Switch to another Medicare Advantage plan that better fits your needs, with or without drug coverage
- Switch to Original Medicare Part A and Part B, and add a standalone Part D prescription drug plan if you'd like one. <u>Learn more about Original Medicare</u>
- You can only make one change to your Medicare Advantage plan during this period. Your new coverage will begin the first of the month after you make the switch.

Special Enrollment Periods

- If you need to change your MA plan outside of the standard enrollment periods described above, you may be eligible for a Special Enrollment Period (SEP) for these qualifying events:
- Moving outside your plan's coverage area
- New Medicare or Part D plans are available due to a move to a new permanent location
- Recently released from prison
- Your plan is not renewing its contract with the Centers for Medicare & Medicaid Services (CMS) or will stop offering benefits in your area at the end of the year
- ▶ CMS may also establish SEPs for certain "exceptional conditions" such as:
- ▶ If you make an MA enrollment request into or out of an employer-sponsored MA plan
- If you want to disenroll from an MA plan in order to enroll in the Program of All-inclusive Care for the Elderly (PACE).
- If you dropped a Medicare Supplement (Medigap) insurance plan when you enrolled for the first time in an MA plan and you're still in the federally mandated "trial period" 12 months after the purchase of your MA plan
- If you enrolled in a Special Needs Plan (SNP) but are no longer eligible
- If you were a non-U.S. citizen and have become "lawfully present" as a "qualified non-citizen" without a waiting period in the United States
- ► To confirm if you're eligible for a SEP, contact us.

What does Medicare Advantage cover: benefits

Medicare coverage is determined by federal and state laws, as well as national coverage decisions about whether something is covered.

What does Medicare Advantage provide?

Medicare Advantage plans must provide the same coverage as Original Medicare, including hospital insurance (Part A) and medical insurance (Part 8). In addition, Medicare Advantage plans often include additional benefits such as prescription drug coverage, vision care, hearing care, and dental care. Some plans may also offer wellness programs and fitness benefits.

What is always covered in a Medicare Advantage plan?

Medicare Advantage plans must provide the same coverage as Original Medicare, including hospital insurance (Part A) and medical insurance (Part 8).

What is excluded from a Medicare Advantage plan?

Medicare Advantage plans may have different rules, costs, and restrictions, and may not cover all of the same services as Original Medicare. Some Medicare Advantage plans may require referrals to see specialists, limit coverage for certain medical services, or only cover care received from doctors in their network.

Medicare Advantage plans cover medical costs covered by Medicare Part 8, such as:

- Doctor visits
- Laboratory tests and x-rays
- Emergency ambulance services
- Mental health services (inpatient and outpatient)
- Durable medical equipment such as wheelchairs and walkers
- Preventative care including vaccines
- Rehabilitative services including physical therapy, occupational therapy, and speech-language pathology

Medicare Advantage plans, also cover hospital costs covered by Medicare Part A, such as:

- Hospital care
- Skilled nursing facility care
- Nursing home care as long as custodial care isn't the only care you need
- Home health services

If you have Medicare
Advantage, hospice care is
still covered by Medicare
Part A.

► All Medicare Advantage plans cover emergency and urgent care.

What is the biggest disadvantage of Medicare Advantage?

The biggest disadvantage of Medicare Advantage is the potential for more limited provider networks, which can result in higher out-ofpocket costs if you need care from a provider outside of the network. Additionally, Medicare Advantage plans may have more restrictions on coverage for certain medical services or prescription drugs compared to Original Medicare.

What does Medicare Advantage cover: supplemental benefits

- Medicare Advantage plans may offer benefits for services not typically covered by Original Medicare alone. These benefits may vary from plan to plan but this coverage could include:
- Prescription drugs coverage

- Routine Dental
- Routine vision
- Inpatient hospital acute or psychiatric
- Skilled nursing facility
- Podiatry
- Routine hearing
- Wellness benefits

- ► The coverage of specific prescription drugs may vary from plan to plan. To find out if your medications are covered, check the plan's formulary or list of covered prescription drugs. Prescription drugs that Medicare Advantage plans are required to cover: certain vaccines including pneumococcal and influenza certain oral anti-cancer drugs hemophilia clotting factors immunosuppressive drugs some antigens Injectable drugs for osteoporosis.
- Cleanings X-rays Annual exams Extractions Fillings Root canals Gum disease treatment Crowns, bridges, dentures
- Routine eye exams Contact lenses Eye glasses Lenses, frames, upgrades
- Additional days
- Additional days
- Routine care
- Routine hearing exams Fitting evaluation for hearing aids Hearing aids
- Gym memberships Fitness programs

What should I do if my Medicare Advantage plan doesn't cover something I need?

If your Medicare Advantage plan denies

- A request for a health care service, item, or prescription drug you think you should get
- A request for payment for a health care service, item, or prescription drug you already got OR
- A request to change the amount you must pay for a health care service, item, or prescription drug

Coverage options of Medicare Advantage

Medicare Advantage (MA) plans, also known as Medicare Part C, are offered by private insurance companies approved by Medicare. These plans provide an alternative way to receive Medicare benefits, combining coverage for hospital care (Part A) and medical services (Part B) into a single plan. Here's an overview of what Medicare Advantage plans cover and how the options may differ across plans and carriers:

- Basic Coverage: Medicare Advantage plans must provide the same coverage as Original Medicare (Part A and Part B). This includes hospital stays, doctor visits, outpatient care, and medically necessary services. Many MA plans also include prescription drug coverage (Part D) as part of their basic benefits.
- Additional Benefits: Medicare Advantage plans often offer additional benefits beyond what Original Medicare provides. These can include coverage for dental care, vision care, hearing aids, fitness programs, transportation services, and more. However, the specific additional benefits and their extent can vary between plans and carriers.
- Network Limitations: Medicare Advantage plans typically have a network of healthcare providers with whom they have contracts. It's important to review the plan's network and confirm if your preferred doctors, hospitals, or specialists are included. Some plans may require you to use in-network providers, except for emergency or urgent care situations.
- Cost-Sharing: Medicare Advantage plans may have different cost-sharing structures compared to Original Medicare. This can include copayments, deductibles, and coinsurance for various services. It's crucial to review and compare the costs associated with different plans, considering premiums, out-of-pocket maximums, and any limitations on cost-sharing.
- Plan Types: Medicare Advantage plans come in different types, such as Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), and Special Needs Plans (SNPs). Each plan type has specific rules and restrictions regarding accessing healthcare services, referrals to specialists, and out-of-network coverage. It's important to understand the rules of the plan type you choose.
- Geographic Variations: Coverage options and plan availability can vary based on your location. Different Medicare Advantage plans may be offered by different insurance carriers in specific areas. Therefore, it's essential to research and compare the plans available in your geographic region to find the options that best suit your needs.

Eligibility requirements of Medicare Advantage

Medicare Advantage plan eligibility is based on your eligibility for Original Medicare, Part A and Part B (except if you have ESRD). Generally, if you have Medicare Part A and Part B, you are eligible for Medicare Part C. However, you must live in the service area for the Medicare Advantage plan that you're considering.

If you have other health insurance coverage, for example through an employer or union, ask your plan administrator about that plan's rules before you enroll in a Medicare Advantage plan. In some cases, you may lose your other coverage if you enroll in the Medicare Advantage plan and you may be unable to get it back if you change your mind later.

Thank you!!!



??? Questions ???





