

MEDICARE: DO ALL SENIORS HAVE MEDICARE?

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The Answer to Common Medicare Questions

While this may sound like a silly question, the answer to this question is probably the most common issue we address.

First of all, Medicare is broken down into Four parts:

- ❖ Part A which is for inpatient services;
- ❖ Part B which is for doctors and outpatient services;
- ❖ Part C which is also referred to as Medicare Advantage, and are medicare HMO's that patients may opt for in lieu of Part B; and finally
- ❖ Medicare Part D which is prescription drug coverage.

Unless they have exhausted their benefits, all Medical Beneficiaries (or patients) have Medicare Part A, and the premium for that coverage is deducted from their Social Security Check.

Beneficiaries have the option of having traditional Medicare Part B or opting for a Medicare HMO.

All Medicare Part B plans have a \$131 annual deductible for 2007 and a 20% co-pay for covered services. Premiums for Medicare Part B are also deducted from the beneficiaries Social Security check. Beneficiaries may then purchase a supplement to cover the deductible, co-pay or some combination of both.

If a patient has a Medicare HMO (Part C) they do not have traditional Medicare Part B. In order to receive reimbursement for Medicare HMO patients, you will have to participate in the managed care network, and following their guidelines in terms of referrals and treatment plans. These patient's may or may not have a co-pay, depending upon their contract.

The most confusing part of this issue is that the patient's Medicare card will list Part B coverage, even if they have a Medicare HMO. Compounded with the fact that the laws and policies are very confusing, many seniors don't understand their benefits.

In order to best address this issue in your office, you should always be sure to ask the patient for a copy of ALL insurance cards. Specifically ask to see all cards! If that card indicates a Medicare HMO – the patient does not have traditional Medicare Part B. You can also use the automated Medicare line to verify coverage by dialing 866-488-0548 and following the prompts.

In order to help seniors understand these issues, we are speaking with civic or church groups and help educate their membership. If you know of an organization who could benefit from this information, please contact Richelle at 724-325-8123 to schedule a free session.