

## Topic of the Month: Billing

*In this issue of Dear Marci . . .* Volume 10, Issue 13: Week of June 20, 2011

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- **Get Resources:** [Learn more about Medicare billing](#)
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### Dear Marci,

I recently went to my doctor, who accepts Original Medicare, but she made me pay up front for the cost of my visit at the office. Is she allowed to do that?

-- **Susanne (Pittsburg, PA)**

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*Click on the blue, underlined [hyperlinks](#) for related information available through Medicare Interactive!*

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### Dear Susanne,

There are two types of doctors who accept [Original Medicare](#): those who accept assignment (participate in Medicare) and those who don't accept assignment (also known as non-participating providers).

Doctors who accept assignment are doctors who take Medicare and agree to accept the Medicare-approved amount for a service as payment in full. If you see a doctor who takes assignment, you will only be responsible for a 20 percent coinsurance for most Medicare-covered outpatient services. The doctor can charge you this 20 percent coinsurance when you receive care. You will start paying this coinsurance after you have met your Part B deductible. Before you have met your deductible you will be responsible for the full cost of your care.

Doctors who accept Medicare, but do not take assignment, are referred to as non-participating providers. They are allowed to charge you up to 15 percent above the Medicare-approved amount. That's typically more than the 20 percent coinsurance for most Medicare-covered [outpatient services](#).



### Spotlight on Resources

- Learn more about Medicare billing by visiting [Medicare Interactive](#).
- For information about services and resources for older adults and persons with disabilities, visit the [National Association of Area Agencies on Aging](#).
- For free one-on-one counseling and assistance on Medicare and related issues, contact your [State Health Insurance Assistance Program](#) (SHIP).
- For help getting screened for benefit programs available to older adults with limited incomes, visit [Benefits Check Up](#).
- View ratings and reviews of care and housing options for older adults at the [seniorDECISION](#) website.
- For state-by-state legal information about Medicare, visit [ElderLaw Answers](#).

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**Medicare Rights  
University**

Non-participating providers can also request the full payment for their services up front and then bill Medicare. Medicare will pay you back if it is a Medicare covered service. They will pay you back 80 percent for most Part B covered services. Doctor's who participate in Medicare, even if they do not accept assignment, are required by law to bill Medicare for services provided to people with Medicare.

It's sometimes easier to see doctors who take assignment. They are not allowed to make you pay up front for the full cost of the services, and you may save money because they cannot charge you more than 20 percent of the Medicare-approved amount for most care. Ask your doctors if they take assignment to avoid paying more for your care.

—*Marci*



**Looking for past Dear Marci Answers?** Have other Medicare questions? Find your answers with Medicare Interactive (MI), an independent, public resource of the Medicare Rights Center. MI offers expert information and advice on Medicare. [Visit Medicare Interactive today!](#)

**Do you need individual counseling?** Call the Medicare Rights Center's consumer hotline at **800-333-4114**, between 9 a.m. and 5 p.m., Eastern Time, Monday through Friday. A Medicare counselor will be happy to answer your question.

You can also call your [State Health Insurance Assistance Program \(SHIP\)](#) for personal counseling on Medicare benefits, rights and options. Call [Social Security](#) (800-772-1213) for questions about enrolling in Medicare or applying for Extra Help!

If you have comments about *Dear Marci* click [here](#).

## Health Tip

June is National Safety Month and the [American Academy of Orthopaedic Surgeons](#) (AAOS) has identified some [tips](#) to keep you safe at home. Many injuries can be prevented by fall-proofing your home. Yet older adults are hospitalized for fall-related injuries five times more often than they are for injuries from other causes, according to the [Center for Disease Control \(CDC\)](#). Follow these tips to make your home safe and prevent falls:

Are you looking for comprehensive online education on Medicare? Try a subscription to Medicare Rights University. MRU offers course and webinars on a wide range of Medicare topics.

Click [here](#) to view MRU and take a free sample course.

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## Best Buy Drugs

Visit Consumer Reports Health [Best Buy Drugs](#). This excellent resource can help you make safe and cost-effective choices on medications.

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Extra Help for prescription drugs

[Extra Help](#) is a federal program that can help you pay for some or most of the costs of Medicare prescription drug coverage if your income and assets are below a certain level. To be sure you get all the benefits you qualify for, complete the entire Extra Help application, even if you do not think you qualify for Extra Help. For more information click [here](#).

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Spread the Word About *Dear Marci*!

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- Make sure your home has good lighting and that light switches are easily accessible. Motion sensor lights are also a good idea.
- Install grip bars. For example, put handrails in the bathtub and toilet areas.
- Repair any loose carpet or boards in your home and secure any rugs.
- Keep your furniture at a height that is not too low or too high. For example, make sure your bed is high enough so that you don't have trouble getting in and out.
- Always buy chairs and sofas that are easy to get up from.
- Make sure your floors aren't slippery. Use nonskid floorwax, slip-resistant rugs and nonskid adhesive textured strips. Clean up any spills right away.
- Try to keep your home clutter-free.

Please see the [AAOS website](#) for even more tips on making your home fall-proof.

policy and news updates from the Medicare Rights Center!

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*Dear Marci* is a biweekly e-newsletter designed to keep you—people with Medicare, social workers, health care providers and other professionals—in the loop about health care benefits, rights and options for older Americans and people with disabilities. Dear Marci is a free service of the [Medicare Rights Center](#).

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**The Medicare Rights Center** is the largest independent source of Medicare information and assistance in the United States. Founded in 1989, Medicare Rights helps older adults and people with disabilities get high-quality, affordable health care.

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