

due, for which providers may bill).

Otherwise, providers may not bill consumers with Medical Assistance and must accept whatever payment they receive from MA as full payment for services provided to consumers with both Medicare and MA, even if the total amount the provider receives from Medicare and MA is less than they charged.

What should I do if I get a bill?

The law generally prohibits a provider from billing you for any portion of the cost of a Medical Assistance covered service, except for the MA copayment due for some services that are obtained with an MA Access card.

If you receive a bill, do not pay it or any portion of it until you check to see if you owe it. Instead, either

? call your MA plan (either your Health-Choices HMO or the Access Card program) and inform them you have been billed and ask them to contact the provider about how the provider can bill MA instead or

- ? call the Pennsylvania Health Law Project at 1-800-274-3258/1-866-236-6310 TTY or
- ? do both of the above.

About the Pennsylvania Health Law Project

The Pennsylvania Health Law Project (PHLP) is a statewide center of legal expertise and advocacy devoted to helping low income, elderly, and Pennsylvanians with disabilities gain access to quality health care. PHLP is a private, nonprofit corporation with offices in Philadelphia, Pittsburgh and Harrisburg. PHLP's services are free to qualified individuals.

Call our statewide, toll-free HelpLine:

1-800-274-3258

1-866-236-6310 TTY



Billing Issues for Consumers with both Medicare and Medical Assistance

**A Guide for Dual Eligible
Consumers**

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What does it mean to have Medicare and Medical Assistance (MA)?

Medicare provides a limited package of health care benefits and services. Consumers must pay premiums, co-payments, and deductibles to get Medicare's services.

Medical Assistance (MA) is a comprehensive package of health care benefits and services that is available at no cost to the eligible consumer. MA covers virtually every Medicare covered service plus a lot more.

If you have both Medicare and MA, you have a comprehensive package of health care benefits and services. MA pays all of your Medicare premiums, covers co-payments and deductibles, and provides you with additional services.

Having these two forms of insurance means you have access to virtually everything that is medically necessary for you at no cost to you. However, since you have two insurances, accessing services and getting payment may be confusing to you and your health care providers.

This brochure answers the most common questions about having Medicare and Medical Assistance. Call us, if you have others. If you are unsure whether you have both forms of insurance or want to

find out if you might qualify for both, call the Pennsylvania Health Law Project at 1-800-274-3258.

If I have Medicare and Medical Assistance (MA), what providers can I see?

For services that are covered by Medicare, you can see any provider who accepts your Medicare coverage (regardless of whether that doctor participates in Medical Assistance (MA)).

If the service you need is not covered by Medicare but is covered by MA, you will need to see a doctor who participates in your Medical Assistance plan (whether an HMO, managed care organization (MCO) or the Access card).

If you have questions about accessing services, call the Pennsylvania Health Law Project at 1-800-2764-3258 for information and our free brochure on accessing services.

How do my doctors get paid?

As a rule, your doctors must bill Medicare before billing Medical Assistance. This same order of billing applies even if you are in a Medicare or MA HMO or MCO. First your doctor bills Medicare.

Second, your doctor submits the claim for any remaining amount to Medical Assistance (MA), even if your doctor does not participate in Medical Assistance.

Generally, the amount of the balance that MA will pay depends on what the MA program would have paid for the entire service if it had been the sole payer. Even if the provider does not get as much as he/she wants from Medicare and MA payments, the provider cannot bill you for any deductibles or coinsurances normally charged to consumers by Medicare.

If your provider is unsure how to bill your MA coverage for balances owed, tell the provider to call your MA HealthChoices plan member services number or the MA Access Card provider line at 1-800-537-8862 (depending on whether you have an HMO/MCO or the Access Card).

Can my provider ever bill me?

Generally, the only time a provider can bill an MA recipient for a service is if the service is not covered by MA and the provider informed the consumer of this ahead of time and the consumer consented to paying for the non-covered service out of their own pocket. (For persons who use an MA Access Card, there may occasionally be small MA co-payments