

**Dear SMP:**

I am new to Medicare this year and recently received a Medicare Summary Notice (MSN). What is the MSN and how do I read and use it? What do I do if I notice claims that do not belong to me?

Marty



Dear Marty,

Under Original Medicare, you will receive a Medicare Summary Notice (MSN) in the mail every 3 months for your Medicare Part A and Part B covered services. Since Part A provides Hospital, Skilled Nursing, and Home Health/Hospice and Part B provides outpatient care and durable medical equipment (DME), a separate MSN is sent for services provided during that period under Part A and under Part B. Because most beneficiaries use outpatient services more frequently than inpatient care, a Part B MSN is more likely to be sent in a 3-month period. If you do not receive any services or medical supplies during that 3-month period, you will not get an MSN.

The MSN is divided into four sections:

- The first page lists your deductible status, the names of the providers you have used in the past three months, and the total amount you owe for care received during that time.
- The second page of the MSN provides you with information on how to check your notice, how to report fraud, and where to call for help if you have questions.
- The next few pages provide you with detailed information on your claims. Reviewing this section is critical to ensuring that you are being properly billed as it details claims for care you've received during the last quarter, including the date of service, services rendered, how much the provider billed Medicare, what Medicare actually paid the provider and the amount you owe. Here, you will also see if Medicare has denied coverage for any of your care.
- Finally, the last page provides detailed instructions and deadlines for filing an appeal if Medicare fails to approve any of the claims submitted. If you need assistance in filing an appeal, you can contact your [Local Senior Health Insurance Information Program \(SHIIP\)](#).

Keeping a medical journal or calendar of doctor's visits, lab services, prescriptions, and pharmacy orders, and DME is essential to ensuring the MSN is correct. When reviewing your MSN, keep in mind that Medicare has predetermined rates for every service and that is what is paid, not what the provider billed. This is the Medicare allowable rate and what you owe is based on this amount. What you owe under Part A is the deductible for that service. Under Part B, you may owe 20% of the Medicare allowable rate for certain services. If you have a supplemental or a Medigap policy, the MSN may show what that insurer paid, and you may not owe anything. Your supplemental or Medigap insurer will also send you a notice of what they paid for services in a given 3-month period.



The second kind of Medicare statement is an Explanation of Benefits (EOB) which you will receive if you get your Medicare health benefits through a Medicare Advantage (MA) Plan. Some plans choose to send EOBs on a monthly basis (if you receive services). Other plans send an EOB for each claim and then a quarterly summary of your health claims. Similar to an MSN, the EOB provides information as to what your provider billed your plan, the approved amount that the plan will pay, and what you have to pay. Since MA plans have set payments for numerous services, when those services were received, and set co-pays (and/or deductibles) for each service, the EOB will show what you owe. MA plans also publish a document called the Evidence of Coverage (EOC) that lists all services (and drug formulary) that are covered and at what cost to the beneficiary.

Unlike Original Medicare where you deal with an appeals process through Centers for Medicare and Medicaid Services (CMS), Advantage plans have a separate appeals process that is specific to the insurer of the plan. Again, keeping a record of dates, doctors seen, and services received, including durable medical equipment (DME), is essential to ensuring accuracy in billing. The EOB outlines the specific appeal process for your MA plan.

Aside from receiving your Medicare statements by mail, you can also create an account at [medicare.gov](https://www.medicare.gov) to view your MSNs online at any time. Some Medicare Advantage and Part D plans give you the option of accessing your EOB online using your secure account information. Medicare Advantage plans also have Beneficiary Services phone numbers listed on the back of your card that can assist with information and/or concerns. Always remember that the burden to ensure accuracy falls to an astute reckoning of the billing process for the specific Medicare plan you are enrolled in.

If you notice something strange on your MSN or EOB, you should report it. Start by contacting your provider and asking questions about the claim. If you are not satisfied with the response you get from the provider or you are uncomfortable calling them, call SMP for help at 877-272-8720 or you can visit [www.stopmedicarefraud.org](https://www.stopmedicarefraud.org) for more information. If you need help finding your local Senior Medicare Patrol program, please visit <https://smpresource.org/>.

**Lynn Rosenblatt, RN (retired) & SMP Volunteer**



**Do you have a Medicare fraud or scam question for SMP?  
If so, please email ASK SMP to [smp@advisewell.org](mailto:smp@advisewell.org)**



Senior Medicare Patrols (SMPs) are grant funded projects of the US Department of Health & Human Services and the Administration for Community Living (ACL). Every state has an SMP program. In Georgia, Louisiana, Mississippi, and Vermont, SMP is sponsored by AdviseWell, Inc.

Our mission is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.



## Webinar Wednesdays w/ SMP:

**January 28th 10:30CT/11:30ET - Getting to know your SMP**

**February 25th 10:30CT/11:30ET - Understanding your Medicare Statements**

**March 25th 10:30CT/11:30ET - Protecting MY Medicare from Scammers**

Click on links above to register.

