

## Reading your Medicare Summary Notice (MSN)

If you have Original Medicare, you typically receive an MSN from Medicare every three months. **Your MSN is not a bill.** To understand your MSN:

- Read the definitions and descriptions of services carefully.
- Check the notes section. This is where Medicare may further explain its payment decisions or give you other important information.
- If a service you received is not covered, you should appeal. Instructions and deadlines regarding appeals will be on the final page of your MSN, titled “How to Handle Denied Claims or File an Appeal.”
- If you are unsure of anything on your MSN, or if you lose an MSN or need a duplicate copy, call **1-800-MEDICARE** or visit **www.mymedicare.gov**.

This is what one section of your MSN might look like:

The date you received the service. Keep your bills and compare them to your MSN to check that you received all the services listed.

The total amount that your provider can bill you. You will receive a separate bill from your provider for any charges you owe. Remember, the MSN is not a bill.

January 21, 2013						
Craig I. Secosan, M.D., (555) 555-1234						
Looking Glass Eye Center PA, 1888 Medical Park Dr, Suite C, Brevard, NC 28712-4187						
Service Provided & Billing Code	Service Approved?	Amount Provider Charged	Medicare-Approved Amount	Amount Medicare Paid	Maximum You May Be Billed	See Notes Below
Eye and medical examination for diagnosis and treatment, established patient, 1 or more visits (92014)	Yes	\$143.00	\$107.97	\$86.38	\$21.59	
Destruction of skin growth (17000)	<b>NO</b>	68.56	0.00	0.00	68.56	<b>A</b>
<b>Total for Claim #02-10195-592-390</b>		\$211.56	\$107.97	\$86.38	\$90.15	<b>B</b>

This column says if your claim was approved or denied. If your claim was denied when you don't believe it should have been, you should appeal.

**Note:** You will not receive an MSN during a quarter if Medicare has not been billed for any services you have received in that quarter.

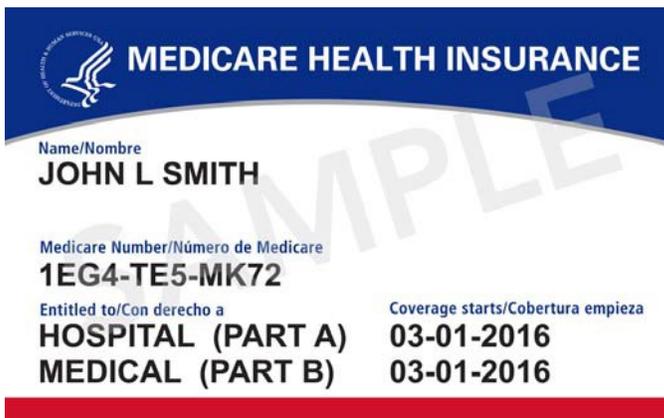
## Reading your Explanation of Benefits (EOB):

If you have a Medicare Advantage plan or a Part D prescription drug plan, you typically receive an EOB from your plan each month. **Your EOB is not a bill.** Although **each insurance plan has its own format for an EOB**, there is certain information that must be included in each notice. To understand your EOB:

- Read the information and the services listed in the notice carefully.
- Check the notes section, including any footnotes. This is where the plan may explain its payment decisions.
- If a service you received is not covered, you should appeal. Instructions on appealing the plan's decision are listed at the end of the EOB. You can also contact your State Health Insurance Assistance Program (SHIP) to for help making an appeal. To find your local SHIP, see the last page of this handout.
- If you are unsure of anything on your EOB, call your insurance plan using the phone number on the back of your plan insurance card.

Call your Medicare Advantage Plan or Part D prescription drug plan if you have any questions or if you need a new copy of your EOB.

## New Medicare cards are coming!



- From April 2018 to April 2019, every Medicare beneficiary will receive a new Medicare card with a new Medicare number
- Your new Medicare number will not be based on your Social Security number
- As long as Social Security has your up-to-date address, you don't need to do anything to get your new card
- Once you get it, keep it safe and bring it to your providers so they can begin using it to bill Medicare

## Questions about your Medicare coverage?

If you need help understanding your EOB or MSN, or if you need assistance appealing a denial of a service or item, you can contact the **Senior LinkAge Line® at 1-800-333-2433** for trustworthy and unbiased counseling.

## Concerned about Medicare fraud?

Contact the **Senior LinkAge Line® at 1-800-333-2433** if you think you have experienced inappropriate marketing, fraud, or a scam related to the new Medicare cards. The **Senior LinkAge Line®** will be able to help you identify and report violations.

Local SHIP and SMP contact information	
 <p><b>Senior LinkAge Line®</b> <b>1-800-333-2433</b> <b>LINK TO A LOCAL AGING EXPERT</b></p>	
<p><b>To find a SHIP in another state:</b> Call 877-839-2675 or visit <a href="http://www.shiptacenter.org">www.shiptacenter.org</a>.</p>	<p><b>To find an SMP in another state:</b> Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a>.</p>
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