

## Medicare Minute Script – April 2018

### Understanding Medicare Documents: MSNs, EOBs, and the New Medicare Card

Review your statements from Medicare to understand your benefits and keep yourself safe from fraud.

#### **Point 1: Know how to read Medicare Summary Notice (MSN).**

The Medicare Summary Notice (MSN) is a document that is sent to people with Original Medicare. It is a summary of health care services and items you have received during the past three months. The MSN is not a bill. MSNs contain information about charges billed to Medicare, the amount that Medicare paid, and the amount that you are responsible for. The MSN will also list any services that are denied or excluded (never covered) by Medicare. If there is a charge in this section, typically you are responsible for paying for it. If you disagree with a non-covered charge, you can file an appeal by following the instructions on your MSN. For assistance with filing an appeal, you should contact your local SHIP. Save your MSNs so you have a record of payment made by Medicare in case you need it in the future. If you lose your MSN or need a duplicate copy, call 1-800-MEDICARE or go to your account on [www.mymedicare.gov](http://www.mymedicare.gov).

#### **Point 2: Know how to read your Explanation of Benefits (EOB).**

An Explanation of Benefits (EOB) is the notice that your Medicare Advantage (MA) Plan or Part D prescription drug plan typically sends you after you receive medical services or items, only if you have a MA Plan or a Part D prescription drug plan. An EOB is not the same as a Medicare Summary Notice. The EOB is not a bill. EOBs are usually mailed once per month, and some plans give you the option of accessing yours online. Your EOB is a summary of the services and items that you have received and how much you may owe for them. It will tell you how much your provider billed, the approved amount that your plan will pay, and how much you have to pay the provider. While all EOBs provide the same information, the layout and other specifics may vary by plan. If your EOB shows that an item or service is not being covered, look for a section that includes notes, comments, or footnotes to find out why. Contact your plan if you have any questions about your EOB or if you need more information about items or services that were not covered. If you decide to file an appeal, you can do so using the appeal information on your EOB. If you need further assistance, you can contact your SHIP.

#### **Point 3: Understand why and how your Medicare number and card are changing.**

Beginning this year, you will receive a new Medicare card with a new Medicare number. The new number is **not** based on your Social Security number. The new Medicare numbers and cards will not change Medicare benefits at all, and as long as your address with Social Security is up-to-date, you do not have to contact anyone to receive your new Medicare card. Also, you pay nothing for it. Based on where you live, you will receive a card sometime between April 2018 and April 2019. Remember to keep your new Medicare card safe, and do not share the information on it with anyone except your doctors, pharmacists, health care providers, and people who you trust to work with Medicare on your behalf.

SHIP National Technical Assistance Center: 877-839-2675, [www.shiptacenter.org](http://www.shiptacenter.org) | [info@shiptacenter.org](mailto:info@shiptacenter.org)

SMP National Resource Center 877-808-2468 | [www.smpresource.org](http://www.smpresource.org) | [info@smpresource.org](mailto:info@smpresource.org)

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**Take Action:**

1. Carefully read your MSNs and EOBs to make sure that you understand what services you have received and how much you are responsible for paying. Save these documents for your records.
2. Keep an eye out for your new Medicare card. If your mailing address is out-of-date in Social Security’s system, contact them to change it by calling 800-772-1213, visiting [www.myssa.gov](http://www.myssa.gov), or going to a local office.
3. If you need help understanding the appeals process, contact your SHIP.
4. If you suspect Medicare fraud, errors, or abuse, contact your Senior Medicare Patrol (SMP).

Local SHIP Contact Information	Local SMP Contact Information
<p><b>SHIP toll-free:</b>  <b>SHIP email:</b>  <b>SHIP website:</b>  <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>SMP toll-free:</b>  <b>SMP email:</b>  <b>SMP website:</b>  <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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