

MCR Advantage and MCD Billing

March 25, 2016

When a patient has Medicaid coverage as a secondary plan and the amount paid by their primary Medicare advantage plan is greater than the Medicaid allowable, a co-pay cannot be collected by the provider. These co-pays are not being adjusted in violation of a contract; a provider is following the regulations of CMS by adjusting the balances since the balance from the primary insurance exceeds the allowable of the secondary, and a patient that is a qualified Medicaid Beneficiary cannot be held financially liable.

Below is a question filed by a Medicare member about this matter and the CMS response:

Q1. I have Medicare and Medicaid, both of which pay for most of my health care. But my doctor is telling me I still owe money. Is this right?

A1. If you have both Medicare and Medicaid, and the service you received is covered under Medicare, your doctor's office cannot bill you for any Medicare deductibles, coinsurances or copays. If you have Original Medicare or a Medicare Advantage plan, AND Medicaid helps you pay for Medicare premiums and other costs, you are probably a Qualified Medicare Beneficiary (QMB). All original Medicare and Medicare Advantage providers - whether they accept Medicaid or not - cannot charge a QMB beneficiary for Medicare cost-sharing.

NOTE: Your doctor may bill you for Medicaid co-pays. Please check with your local Medicaid office to find out more about your Medicaid status, including Medicaid co-pays. If you are still being told to pay a Medicare co-pay and the service is covered by Medicare, please contact 1-800-MEDICARE to file an anonymous complaint.