MEDICARE STATEMENTS

Tips for Protecting Yourself and Medicare

What is a Medicare Summary Notice (MSN)?

Beneficiaries enrolled in Original Medicare (Parts A and B) receive Medicare Summary Notices or MSNs. Medicare only mails MSNs every three months, but you can view your MSNs 24 hours a day by visiting Medicare's Medicare.gov website which allows beneficiaries in Original Medicare to log into (or create) a secure Medicare account to view their most recent MSNs, track claims made on their behalf, and check payment status. Creating a free, secure account with Medicare allows you to review all bills processed within the past 36 months.

What is an Explanation of Benefits (EOB)?

Beneficiaries enrolled in Medicare Advantage (Part C) plans or Medicare Prescription Drug Plans (Part D) receive Explanations of Benefits or EOBs. EOBs are mailed monthly if services are received, however, beneficiaries can check with their plan to see if they have an online service for accessing claims made on their behalf and payment status.

What do MSNs and EOBs Explain?

- What the health care provider billed
- The amount Medicare approved for payment
- How much Medicare paid
- What the beneficiary may be billed

Using Your MSN or EOB to Detect Fraud, Errors, and Abuse:

Review your Medicare statements as soon as they arrive to ensure all of the services listed were actually received. Reviewing your MSN or EOB is one of the best ways that you can help detect potential errors, fraud, and abuse.

Keep a record of medical visits, tests, receipts for services, and equipment you have received. Ask SMP for a My Health Care Tracker to help you keep a record.

Compare your MSN or EOB to your receipts and records to your My Health Care Tracker. If you notice any mistakes, or have questions, call your provider or plan with your questions. If you still have questions or need further help, contact your local SMP!

What Information to Look for on your MSN and EOB:

Plan	Coverage	Statement	Information to Look for
Medicare Part A **(Hospital Insurance)**	Inpatient hospital, skilled nursing facility, home health, and hospice care (the MSNs for each of these is a bit different)	MSN (quarterly or online at Medicare.gov)	· Date of Service · Provider Name and Address · Benefit Days Used · Claim Approved? (Yes or No) · Non-Covered Charges · Amount Medicare Paid · Maximum You (Beneficiary) May Be Billed · Notes for Claim · Appeals Information · QMB Status
Medicare **Part B (Medical Insurance)**	Outpatient services (doctor visits, lab tests, medical equipment, ambulance, immunizations, screenings, and more)	MSN (quarterly or online at Medicare.gov)	· Date of Service · Provider Name and Address · Service Provided & Billing Code (or Quantity & Service Provided) · Service Approved? (Yes or No) · Amount Provider Charged · Medicare-Approved Amount · Amount Medicare Paid · Maximum You (Beneficiary) May Be Billed · Notes for Claim · Appeals Information · QMB Status
Medicare Part C **(Medicare Advantage)**	Medicare-covered benefits and others, according to the beneficiary's Medicare Advantage plan	Explanation of Benefits (EOB) from the Medicare Advantage plan (monthly, if benefits are used)	The beneficiary's MA plan provides an Explanation of Benefits statement that describes what the plan has covered.
Medicare **Part D (Prescription Insurance)**	Prescription drugs	Explanation of Benefits (EOB) from the drug plan (monthly, if benefits are used)	· Year-to-date costs in the drug plan · Total out-of-pocket and drug costs · Current coverage information (deductible, coverage gap, etc.) · Summary of claims since last EOB · Any updates to the plan's formulary
Supplemental Insurance **(Medigap)**	Benefits covered by private insurers	Explanation of Benefits (EOB) from Medigap company	· Total charges · What Medicare paid · What Medigap paid

How the Senior Medicare Patrol Can Help:

Your local SMP is available to provide you with the information you need to *PREVENT*, *DETECT*, and *REPORT* potential Medicare fraud, errors, and abuse. SMP's and their trained volunteers help educate and empower Medicare beneficiaries, their loved ones, and other community members in the fight against health care fraud.

To report a concern, ask questions about your MSN or EOB, or to inquire about volunteering, call us at **1(800)699-9043** or visit us at **www.illinoissmp.org**

SMP Senior Medicare Patrol
Preventing Medicare Fraud

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