



A publication for the Medicare beneficiary
MEDICARE CARES

Special Empire Medicare Services, A Health Care Financing Administration Contractor September 1999

Medicare Savings for Qualified Beneficiaries

How to Get Help to Pay Medical Expenses

There are programs that may help you pay part of your medical expenses. If you qualify, you may not have to pay your Medicare premiums or out of pocket expenses.

How do I Know if I Qualify?

1. You must have Medicare Hospital Insurance (Part A). If you're not sure whether you have it, look on your Medicare card or call Social Security at 1-800-772-1213 to find out.
2. Your income is below certain limits. (Look at the table below to see if you might be able to qualify.)
3. Your financial resources are below \$4,000 for an individual and \$6,000 for a couple. Financial resources are things like bank accounts, stocks, and bonds. Some things are not counted like the home you live in, one car, burial plots, furniture, and some life insurance.

Monthly Income Limits	Program Will Pay	Program Name
\$707 Individual or \$942 Couple	Premiums, deductibles and coinsurance	Qualified Medicare Beneficiary (QMB)
\$844 Individual or \$1,126 Couple	Medicare Part B premiums	Specified Low-Income Medicare Beneficiary (SLMB)
\$947 Individual or \$1,265 Couple	Medicare Part B premiums	Qualifying Individual (QI-1)
\$1,222 Individual or \$1,633 Couple	\$2.23 of your Medicare Part B monthly premiums	Qualifying Individual (QI-2)

How Can I Get More Information?

Call 1-800-633-4227 to gain help finding the right office in your State. For the deaf or hearing impaired who use a TTY/TDD call 1-877-486-2048.

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Medicare Fraud: Untimely Claim Submission

It has been brought to the attention of the Fraud Unit that several providers are repeatedly submitting claims that are beyond the normal time limit for filing. The time limit for the provider to submit a claim is the end of the calendar year after the year the service was rendered.

When a provider submits a claim beyond the normal time limit, the claim is rejected and no payment is issued to the provider. However, a Medicare Summary Notice is sent to you that indicates a deductible and/or coinsurance amount is due.

If you have paid this amount at the time when you received the service, you do not have to pay it again.

If you receive a Medicare Summary Notice more than once showing that a claim was denied because it was filed late, we would appreciate it if you would forward the statement to our Fraud Unit. See example:

PART B MEDICAL INSURANCE – OUTPATIENT FACILITY CLAIMS

Dates of Service	Services Provided	Amount Charged	Non-Covered Charges	Deductible And Coinsurance	You May be Billed	See Notes Section
Claim number: #####	ABC Generic Hospital					(a)
	Patient Accounts Z1 2 nd Floor 100 Anywhere Street State, NY 10000					
Referred by: J. Doc 03/08/97	Office/outpatient visit, new (99201)	\$175.00	\$0.00	\$35.00	\$35.00	

Notes Section:
a – This claim was denied because it was filed after the time limit.

Paramedic Intercept

Recently, we have received inquiries regarding paramedic intercept. In our efforts to answer your questions, here is some important information that may be helpful to you.

Since not every ambulance dispatched to transport a patient is equipped to respond to every type of medical emergency, paramedic intercept services may be necessary. Intercept services are typically provided by a paramedic who operates separately from an ambulance supplier and who provides advanced life support services to a beneficiary.

This type of situation is most often provided in a rural area where a volunteer ambulance that can provide only basic life support services is dispatched to transport a patient that requires advanced life support services.

Effective February 24, 1999, Medicare will cover intercept services provided in rural areas by paramedics who operate separately from an ambulance supplier when certain requirements are met. Previous Medicare policy did not allow for us to pay for these services separately from the ambulance service.



1-877-623-6190

Websites with Medicare information

www.hcfa.gov
www.empiremedicare.com
www.medicare.gov