

MEDICAL INSURANCE ACCEPTANCE

by Charles (Chuck) Maack – Prostate Cancer Advocate/Activist

An important reminder to those whose primary insurance is Medicare and equally important to those with other primary insurance:

It is always important for we patients to question any new physician or treatment facility we might go or be referred to whether or not they accept Medicare assignment. We most often are not told one way or the other by our referring physicians and certainly not told one way or the other by the physician or facility sent to until we get the bill that indicates they do NOT accept Medicare assignment. I've come across many people who have had this unexpected awakening. This can occur in hospitals who contract for example, anesthesiologists, and that anesthesiologist does not accept Medicare assignment. When planning on the services of even a hospital and signing their registration papers for services to be rendered, make certain to read the fine print and then write on the form where you find room (on the margins, if necessary) "I do not authorize any physician or other medical professional involved in my treatment unless that physician or medical professional accepts Medicare assignment." In that manner, at least one has recourse with the hospital should they include any physician or other medical professional in your care without your knowledge when you specifically directed that you would not accept such persons to be involved in your care.

For those with other primary insurance – the same awareness applies to you in ascertaining if your insurance is accepted.

Here is specific information regarding "Medicare Assignment:"

You should know about assignment, which will affect how much you pay for Medicare services. You should also know about Medicare supplemental insurance, which you will probably need.

About assignment:

Some health care providers who accept Medicare patients accept something called "assignment." Providers accepting assignment agree to charge only prices that Medicare approves. Providers who do not accept assignment can charge up to 15 percent more than Medicare-approved prices by federal law.

Here is an example of how assignment affects you:

Provider's actual charge for a service:	\$200
Medicare-approved charge for that service:	\$100
Medicare pays (with or without assignment)	
80% of the approved charge:	\$80
You pay (with or without assignment)	
20% of approved charge (coinsurance):	\$20

If the provider accepts assignment, you're total cost is \$20 (\$20 of coinsurance and nothing else). If the provider does not accept assignment, you are responsible to pay 15 percent more than Medicare's approved charge. Fifteen percent more than \$100 (the approved charge) is \$15. Your total cost is \$35 (\$20 of coinsurance plus \$15 surcharge).

Before using a provider's service, ask first whether that provider accepts Medicare. Second, ask whether he or she accepts Medicare assignment. A provider who does not regularly accept assignment may do so on a case-by-case basis. Ask whether he or she is willing to accept you individually on an assignment basis.

Providers who accept assignment will not necessarily refer you to specialists who accept assignment. Ask your provider to try, whenever possible, to send you to specialists who accept assignment.