

## ***Important Reminder***

### **Medicare Providers May Not Balance Bill Qualified Medicare Beneficiaries for Cost-Share Amounts**

All Medicare providers serving beneficiaries enrolled in BlueMedicare<sup>SM</sup> HMO and PPO plans are reminded that federal law prohibits the balance billing of all Medicare cost share amounts for enrollees in the Qualified Medicare Beneficiary (QMB) Program.

#### **What You Need to Know**

- The QMB program is a state Medicaid program for Medicare beneficiaries.
- This program exempts Medicare beneficiaries from liability for any Medicare cost sharing (Medicare Part A and Medicare Part B deductibles, coinsurance, and/or copayments).
- The QMB program may pay providers directly for Medicare cost sharing. However, states may limit their provider reimbursement under certain circumstances.
- Medicare providers must accept the Medicare payment and Medicaid payment (if any) as payment in full for services rendered to a QMB beneficiary. This means Medicare providers may not balance bill QMB individuals for any remaining Medicare cost-sharing amounts. **See section 1902(n)(3)(B) of the Social Security Act, as modified by Section 4714 of the Balanced Budget Act of 1997.**
- All Medicare providers, not just those providers who accept Medicaid, are subject to these requirements by the Centers for Medicare & Medicaid Services (CMS).

Note: Medicare providers must not discriminate against beneficiaries based on their QMB status. Medicare providers who balance bill QMB individuals are violating their Medicare provider agreement and may be subject to sanctions by CMS. This prohibition on collecting Medicare cost-sharing amounts is limited to services covered under Medicare Parts A and B.

#### **What You Need to Do**

- Make sure your staff is aware of the federal balance billing law and policies about QMB individuals. You can contact Medicaid at 800-289-7799 to learn how to identify QMB patients in Florida and apply for Medicaid reimbursement for beneficiaries' Medicare cost-sharing amounts.
- Determine an effective way to identify QMB individuals among your patients. Ask your patients if they are QMB eligible, and obtain a copy of the front and back of their Medicaid card.
- Finally, all Medicare providers should make sure their practice management systems and administrative staff exempt QMB individuals from Medicare cost-sharing billing and related collection efforts.

For details about this information, please check the CMS website at [cms.gov](http://cms.gov).