

NEBRASKA SHIP NEWSLETTER

Medicare Complaints and Appeals

People with Medicare should be aware of their rights to file complaints and appeals with Medicare. A complaint is about the quality of care a person got or is getting. An appeal is about an issue with a plan's refusal to cover a service, supply, or prescription.

Complaints (Grievances)

Complaints or grievances may be filed if a person has concerns about the quality of care or other services they get from a Medicare provider. The process to file a complaint will vary depending on what the claim is about. Complaints may be for:

- A doctor, hospital, or provider,
- The health or drug plan,
- The quality of care received,
- Or, for Durable Medical Equipment (DME).

Depending on the nature of the complaint, the process and entity to be contacted will vary. You can contact the Nebraska SHIP for assistance in filing a complaint or grievance.

Appeals

People with Medicare have the right to appeal if they disagree with decisions made by Medicare, their Medicare health plan, or their Medicare drug plan.

Appeals may be made to:

- Request a health care service, supply, item, or prescription drug that the individual thinks they should be able to get.
- Request for payment of a health care service, supply, item, or prescription drug already received by the individual.
- Request a change to the amount owed for a health care service, supply, item, or prescription drug.

Appeals may also be submitted if Medicare or the individual's plan stops providing or paying for all or part of a health care service, supply, item, or prescription drug.

Appeals within Original Medicare

People with Original Medicare, which includes Part A (Hospital Insurance) and Part B (Medical Insurance), will receive a Medicare Summary Notice (MSN) in the mail every three months when they use their Medicare. The MSN shows all items and services that were billed to Medicare during the three-month period. If a person disagrees with a decision, an appeal may be filed. The MSN will provide information about appeal rights and instructions.

Original Medicare has an extensive appeal process with an option to dispute decisions made at each level. Medicare will have a set period of time to address appeals at any level.

CALL NEBRASKA SHIP AT 1.800.234.7119

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In the event that a person needs an expedited decision, for example being discharged too soon from a Medicare-covered inpatient hospital stay, a fast appeal may be requested no later than the day the person is scheduled to be discharged from the hospital. A fast appeal may be available in other situations such as early discharge from a skilled nursing facility or hospice service.

Advance Beneficiary Notice of Noncoverage (ABN)

The ABN is provided to a person when the treating doctor or health care provider thinks that Medicare probably will not pay for items or services. The ABN will list the items or services for which Medicare is not expected to pay. An estimate of cost and the reason why Medicare may not pay should be included. The ABN gives information to allow the individual to make an informed decision about whether to receive an item or service, understanding that responsibility for payment may have to be accepted.

Medicare Health Plan Appeals

Medicare Advantage Plans and Cost Plans are health plan options that are approved by Medicare and run by private companies. This option is an alternative way to receive Medicare. Appeals can be done in either an Advantage Plan or Cost Plan, but each will have its own process. Individuals should contact their plan for detail in how to submit an appeal.

Like Original Medicare, Medicare Advantage plan members may request an expedited decision in the event that waiting could cause serious harm.

Nebraska SHIP provides local help for Nebraskans with Medicare and is a member of the national SHIP network. SHIPs provide trusted, unbiased, one-on-one Medicare counseling and assistance in all 50 states and U.S. territories. People can find a SHIP by visiting www.shiptacenter.org or by calling Nebraska SHIP, a division of the Nebraska Department of Insurance.

Medicare Educational Events

- **Welcome to Medicare:**

Grand Island—June 2

Lincoln—June 10

Falls City, Hebron, & Wahoo—June 15

Scottsbluff—June 16

- **Navigating Medicare.gov:**

Grand Island—June 9

Lincoln—June 17

Falls City, Hebron, & Wahoo—June 22

- **Welcome to Medicare Virtual Fair:**

June 23 from 3 pm - 7 pm (EST)

People with Medicare, their families, and/or friends are welcome to attend or contact Nebraska SHIP to request education for their group or organization. Nebraska SHIP is available through its statewide hotline at 1.800.234.7119 or by visiting www.doi.nebraska.gov/ship to sign up for an event.

CALL NEBRASKA SHIP AT 1.800.234.7119

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UNDERSTANDING Medicare Card Scams

Protect Your Information

SCAMMERS WANT YOUR INFORMATION

Medicare scams can happen over the phone or online and may include:

- Phone calls from someone falsely stating they are a Medicare representative and need to verify your personal information. Remember that Medicare will never call you without being invited to do so—for example, if you left a message at Medicare’s customer service line (800.633.4227).
- Phone calls from someone claiming a need to verify your Medicare number for you to receive or continue to receive benefits.
- Phone calls from someone claiming your Medicare card was compromised so you need to move money from your bank account to a “safer” account.
- Someone calling to offer you a plastic version of the Medicare card.
- You get an email stating you need to click on a link in order to provide or complete verification of your information.
- You get a bill from a hospital or medical provider for care that you didn’t receive.

If you suspect a Medicare card scam, report it to Nebraska SHIP at 1.800.234.7119.

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Do’s and Don’ts

Do hang up immediately if you get an unsolicited call from someone who claims to be from Medicare and asks for personal information.

Do destroy old Medicare cards, if you haven’t already. Run it through a shredder, or cut it up with scissors, making sure to completely destroy the Medicare number.

Do give your Medicare number only to trusted providers of your health care and coverage, such as doctors, pharmacists, insurers, and state health agencies that work with Medicare.

Don’t share your Medicare or Social Security number with anyone who contacts you out of the blue by phone, text, or email.

Don’t send or give your old Medicare card to anyone.

Don’t believe a caller is a Medicare employee simply because they know some information about you.

NEBRASKA
SHIP

Report suspected fraud or scams
to the Nebraska SHIP!

1-800-234-7119

PROTECT Personal Information | **DETECT** Fraud and Scams | **REPORT** Your Concerns

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NEBRASKA
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**Contact Nebraska SHIP with questions
 about your Medicare benefits.**

1-800-234-7119

Local help for Nebraskans with Medicare.

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