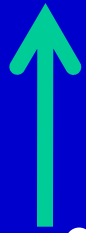


# Medicare Rights and Protections

- General Medicare Rights
- Original Medicare Rights & Protections
- Part C Rights & Protections
- Part D Rights and Appeals





# Online Training Instructions

- Please remember to click on the notes icon on each slide. Double click to access extended notes.
- This training is intended to be completed during the break between Basic Training Section 1 and Basic Training Section 2
- You are responsible to print the quiz for this training, complete the answers, and turn it in at the Basic Training Section 2 class.



# Medicare Patients' Rights

- You Have Guaranteed Rights in
  - Original Medicare
  - Medicare Advantage
  - Medicare Prescription Drug Coverage
- These Rights
  - Guarantee Provision of Covered Health Care Services
  - Protect Against Unethical Practices
  - Protect Privacy

# Patient Protections

- Advance Beneficiary Notices:
  - ABN-G (General)
  - SNFABN (Skilled Nursing Facility)
  - HHABN (Home Health)
  - HINN (Hospital-Issued Notice of Non-Coverage)
- “Demand Bill”
- Quality Improvement Organization




## Your Medicare Rights and Protections (8/07)



# Medicare Patients' Rights Client

Your client is new to Medicare. He and his family would like an explanation of general patient rights.

 Read *Your Medicare Rights and Protections (8/07)*, pages 7-10, and decide what to tell them.



# Patients' Rights

- Be Treated With Dignity and Respect
- Be Protected From Discrimination
- Get Information You Can Understand
- Get Answers to Your Medicare Questions
- Get Culturally Competent Services
- Get Emergency Care
  - When You Need It
  - Where You Need It



# Original Medicare Rights and Protections Client

**Your client would like an explanation of her rights and protections in Original Medicare.**



**Read *Your Medicare Rights and Protections (8/07)*, pages 11-24, and decide what to tell her.**



# Original Medicare Rights

- Access to Doctors, Specialists, Hospitals
- Timely Information on Medicare Payment
- Fair and Efficient Appeals Processes
- General Appeal Rights
- Right to Buy a Medigap Policy
- Notice of Privacy Practices for Original Medicare



# Protection From Unexpected Bills

- When Medicare Might Not Pay for a Service
  - Provider Gives You Written Notice
  - Advance Beneficiary Notice
  - Used in Original Medicare
  - Not Required for Non-covered Services
  - Will Ask You to Sign Agreement to Pay



# Advance Beneficiary Notices

1. Advance Beneficiary Notice – General (ABN-G)
2. Advance Beneficiary Notice – Laboratory (ABN-L)
3. Skilled Nursing Facility Advance Beneficiary Notice (SNFABN)
  - Denial Letter



# Advance Beneficiary Notices

4. Home Health Advance Beneficiary Notice (HHABN)
5. Hospital-Issued Notice of Non-Coverage (HINN)



# Right to Hospital Care

- You Have the Right to Get All the Hospital Care You Need
- Your Right in All Medicare Health Plans
- Explained in *Important Message From Medicare*



# Important Message From Medicare

- Explains:
  - Right to Get Hospital Care You Need
  - Right to Get Follow-up Care
  - What to Do If Hospital Is Making You Leave Too Soon
  - Appeal Rights
  - What You May Have to Pay



# Right to Hospital Care

- If You Disagree With Discharge
  - Important Message From Medicare Follow-up Copy Delivered
  - Call State Quality Improvement Organization (QIO) For Case Review
  - Hospital Cannot Force You to Leave Before QIO Makes Its Decision



# Rights in a Skilled Nursing Facility

- Should Receive a Written Notice
  - Facility Believes Medicare Won't Pay
  - You Will Be Liable for Remainder of Stay
  - Notice Will Inform You of Rights
  - Coverage Ends Day After You Get Notice



# Home Health Rights

- Your Plan of Care
  - Can Only Be Changed by Your Doctor
  - Must Be Told of Changes in Writing
- Agency Must Provide Home Health Advance Beneficiary Notice
  - When It Denies or Reduces Care
- You May Receive a Fast Appeal Notice
  - In Some Cases When All Home Care Ends



# Medicare Advantage Plan Rights and Protections Client

Adie wants to know about her rights in Part C.



Read *Your Medicare Rights and Protections (8/07)*, pages 25-33, and explain beneficiary rights and protections to your client.



# Rights in MA & Health Plans

- Choice of Health Care Providers
- Access to Health Care Providers
- Know How Your Doctors Are Paid
- Fair, Efficient, and Timely Appeals Process
- Fast Appeals in Certain Health Care Settings



# Other MA & Health Plan Rights

- File a Grievance About Other Concerns and Problems
- Fast Appeals
- Call Your Plan for Information
- Privacy of Your Personal Health Information
- For PACE Rights and Protections Visit [CMS.HHS.Gov/pace/downloads/prtemp.pdf](https://www.cms.hhs.gov/pace/downloads/prtemp.pdf)



# Health Plan Disclosure of PHI

- Plan May Disclose Relevant PHI
  - To People You Identify As Being Involved in Your Care or Payment
    - Family Member or Other Relative
    - Close Personal Friend
    - Others
  - Only Under Certain Conditions



# Medicare Ombudsman

- Works to Ensure Long-Term Care Facility Residents
  - Get Information and Help They Need
  - Understand Their Medicare Options
  - Apply Their Rights and Protections
- May Identify
  - Issues and Problems With Payment
  - Issues and Problems With Coverage



# Medicare Ombudsman

- Ensures Organizations Respond Promptly
- When You
  - Need Help Filing an Appeal
  - Have a Problem Joining or Leaving an MA Plan
  - Have Questions About Medicare Premiums
  - Need Help Understanding Rights & Protections

# Medicare Drug Plan Rights and Appeals Client

**Please help Dee Dee to understand her rights and protections in regard to her Part D coverage.**



***Read Your Medicare Rights and Protections (8/07), Pages 35-40, and explain her rights and protections in Part D.***

# Part D Rights and Protections

- **When Drug Is Not Covered, Covered at Higher Rate or Restricted by Plan:**
  - **Request Coverage Determination From Plan (Exception)**
  - **Appeals**
    - **Appeal Through Plan (Redetermination)**
    - **Independent Review Entity (Reconsideration)**
    - **Administrative Law Judge Review**
    - **Medicare Appeals Council Review**
    - **Federal Court Review**

# Medicare Rights and Protections

