

## Part B Insider (Multispecialty) Coding Alert

### Patient Interaction: Handle These 3 Medicare Patient Questions Like A Pro

**If beneficiaries have Part B questions, you'll need to have answers.**

You can probably answer coding and billing questions without even looking up the regs, but handling questions from Part B beneficiaries can be a bit more challenging—and you definitely don't want to leave your patients hanging if they have queries.

Following our article "Answer These Top 5 Part B Questions From Patients," (Vol. 15, no. 40) several subscribers wrote to the Insider seeking advice on how to handle other commonly-asked questions that beneficiaries often ask them to answer. Read on for official advice that can help you tackle these questions like a pro.

#### **1. I May Have to Drop Part B Because I Can't Afford the Premiums—Are There Any Payment Options for Patients Like Me?**

**Answer:** CMS maintains several assistance options that can help patients who are struggling to pay their Part B premiums.

The patient should look into the Part B Premium Reduction, which is a type of financial assistance that CMS provides to patients that can help pay all or part of their Part B premiums. "The result is a reduced deduction from the beneficiary's Social Security Administration payment to pay their Part B premium," CMS says in a FAQ on its website. "This is not a payment to the beneficiary, rather it is a reduction in the Part B premium."

In addition, according to the CMS brochure "Get Help With Your Medicare Costs," the Qualified Medicare Beneficiary, Specified Low-Income Medicare Beneficiary and Qualifying Individual programs can all help patients cut their Part B premiums.

**Resource:** To determine whether patients qualify for any of these programs, the patient should call 1-800-MEDICARE or read the informational brochure at [www.medicare.gov/Pubs/pdf/10126.pdf](http://www.medicare.gov/Pubs/pdf/10126.pdf).

#### **2. I Want to See My Medical Records—Why Do I Not Have Access to Them?**

**Answer:** The patient should be able to review his Medical records at any time he requests them, the Department of Health and Human Services says in its "Patients' Bill of Rights in Medicare and Medicaid."

"Patients have the right to review and copy their own medical records, and request amendments to their records," the agency says. In addition, your practice can charge the patient "reasonable, cost-based fees" if they want copies of the records, but any fees you charge should cover the cost of the copies (supplies and labor) and, if applicable, postage for mailing the copies. However, you can't charge the patient for any costs associated with searching for or retrieving the charts, according to the Department of Health and Human Services' Health Information Privacy website.

**Resource:** To read more about the rules for patient access to medical records, visit [www.hhs.gov/ocr/privacy/hipaa/faq/right\\_to\\_access\\_medical\\_records/353.html](http://www.hhs.gov/ocr/privacy/hipaa/faq/right_to_access_medical_records/353.html).

#### **3. I Want to Appeal This Claim Decision—Can You Give Me the Form?**

**Answer:** If your Medicare patient disagrees with a Part B decision on her claim, she might ask you for help in appealing the claim. In this situation, you should first try to explain why the claim was denied. If, for instance, the patient hasn't yet

met her deductible or the claim was for a non-covered service and you have an ABN on file, explain that to the patient. In most cases, your practice will typically appeal claims if you feel they are denied unjustly. But if the patient personally wants to appeal or if the claim denial falls into another category that you can't appeal on her behalf, refer the patient to the CMS "Resources" page.

Using this information, the patient can access forms that will allow her to request a representative that can help her appeal a claim or find out more details regarding the appeals process.

**Resource:** Medicare beneficiaries can get more information on appeals at [www.medicare.gov/forms-help-and-resources/forms/medicare-forms.html](http://www.medicare.gov/forms-help-and-resources/forms/medicare-forms.html).