

Tip Sheet: What to Look for in an MSN

Use this tip sheet to review the parts of the Medicare Summary Notice (MSN) with your friend or loved one.

For each doctor's visit, the MSN lists:

- ❑ The claim number for the visit. You'll want to use this number if you have any questions about the claim.

- ❑ The name and address of the provider submitting the claim. This could be the doctor's name, clinic, group practice name, or referring doctor. The address you see may be different than where your friend had his or her appointment.

- ❑ A brief description of the services provided. You'll also see a five-digit number in parenthesis. This is the billing code used to describe the service the doctor provided. Medicare uses this code to determine the amount of money the doctor will receive from Medicare. Medicare pays the same amount to all doctors in your geographical area for the service indicated by this code.

- ❑ The amount the doctor billed Medicare. There can be a difference between how much the doctor bills Medicare and how much Medicare pays the doctor. Medicare sets the rates that a doctor may be paid and how much the patient can be billed.

- ❑ The amount Medicare has approved for this visit.

- ❑ How much Medicare paid the doctor.

- ❑ How much the doctor can bill for this visit. This includes any deductible for the year (\$162 in 2011), co-payments and any charges for services Medicare does not cover. If your friend has a Medicare supplemental policy (Medigap), Medicare will share this claim information with the Medigap insurer, who may pay some or all of this amount.

If your friend needed medical supplies or equipment, such as a hospital bed for the home, walker, or oxygen supplies, that information will also appear as an item under Part B (doctor coverage).

If your friend was either an inpatient in a hospital, skilled nursing home or under hospice care, or received outpatient care from a hospital or dialysis center, he or she will get a similar MSN for services billed under Part A (hospital services). Most of the same type of information will be there, but, for example, the MSN won't list all of the services a hospital provides to an inpatient.

Anyone on Medicare has a right to an itemized statement. Ask the billing department of the doctor, hospital or other provider.

To request an itemized statement, contact the billing department of the doctor, hospital or other provider. Some may require the request be in writing and may charge a copying fee. Due to privacy laws, you may not be able to make this request on your own; but you can help the person you are helping make the request.