



*Helping Older Persons With
Legal & Long-Term Care
Problems*

Protect Your Right to Medicare:

What To Do When Your Health Care is Unfairly Denied

Have you been turned down for Medicare coverage?

Pro Seniors can help. Figuring out the Medicare program can be confusing. We will guide you through the maze of rules and regulations, and show you how to get the coverage you deserve. With special training and experience in health care law and Medicare advocacy, Pro Seniors' Health Care Consumer Rights Project is here for you. And our services are free.

What is Medicare?

Medicare is the federal health insurance program for people 65 and older, and for individuals with disabilities.

Medicare is not a comprehensive health care system. If you are a Medicare beneficiary, you must pay all premiums, deductibles and coinsurance amounts.

What does it cover?

Traditional Medicare is made up of two parts. Each part helps pay for different health care services. Part A covers hospital insurance. Part B applies to medical insurance.

Part A hospital insurance helps pay for:

- Inpatient hospital care
- Skilled nursing facility care
- Home health care
- Hospice care

Part B medical insurance helps cover:

- Physician services
- Outpatient hospital care
- Therapy services

- Durable medical equipment

What is the Medicare + Choice program?

The Medicare + Choice program is the name for a range of HMO and other managed care provider options to the traditional Medicare Part A and Part B programs. A Medicare beneficiary may choose to participate in this Medicare program instead of the traditional Medicare Part A and Part B programs.

What if I am denied coverage?

Make sure your health care provider files your claim with Medicare. Even if Medicare actually denies the claim, ask for a review. Medicare patients who appeal their denials receive additional payments almost 50% of the time.

If you're eligible for Medicare, did you know:

- It is very possible that Medicare is shortchanging you. Medicare says that almost one out of two people who challenge their payments receive additional benefits.
- Medicare + Choice organizations (including Medicare HMOs) are required to provide all of the medical care a Medicare beneficiary would have received from the traditional Medicare Part A and Part B programs. A number of studies indicate that many Medicare + Choice organizations are providing substantially less medical care than the beneficiary would have received in traditional Medicare.
- Some hospitals, home health agencies, and skilled nursing facilities tell Medicare beneficiaries they no longer qualify for Medicare covered care without ever submitting a claim to Medicare. These same providers have also never received a denial from Medicare for that beneficiary.

Here's what Pro Seniors does to help you:

Pro Seniors wants you to know your rights and receive the benefits you deserve. That's why we offer:

• *Telephone hotline*

Pro Seniors' Hotline staff answers questions and gives free advice to Medicare beneficiaries and their families.

- ***Education***

Pro Seniors' Health Care Consumer Rights Project trains beneficiaries, advocates and professionals about the newest developments in Medicare law and how to handle Medicare problems.

- ***Information***

Pro Seniors' Health Care Consumer Rights Project prepares and distributes self-help educational materials for consumers to guide them through the Medicare process.

- ***Advocacy***

Pro Seniors' Health Care Consumer Rights Project monitors Medicare trends and changes in laws.

- ***Client representation***

Pro Seniors' Health Care Consumer Rights Project challenges improper Medicare and Medicare + Choice actions on behalf of clients.

- ***Call Pro Seniors with your Medicare problems.***

We'll take steps to see that Medicare and Medicare + Choice organizations pay for your health care when they should. That way, you won't lose vital health care services.

Know your rights.

Get the Medicare coverage you deserve.

***Call
(513) 345-4160
Greater Cincinnati***

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Pro Seniors' Legal Hotline for Older Ohioans provides free legal information and advice by toll-free telephone to all residents of Ohio age 60 or older. If you have a concern that cannot be resolved over the phone, then the hotline will try to match you with an attorney who will handle your problem at a fee you can afford.

In southwest Ohio, Pro Seniors' staff attorneys and long-term care ombudsmen handle matters that private attorneys do not, such as nursing facility, adult care facility, home care, Medicare, Medicaid, Social Security, protective services, insurance and landlord/tenant problems.

This pamphlet provides general information and not legal advice. The law is complex and changes frequently. Before you apply this information to a particular situation, call Pro Seniors' free Legal Hotline or consult an attorney in elder law.

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