

Medicare Information for 2009

Dear Medicare Patients:

Our primary concern as your Ophthalmology service provider is to offer you with the very best eye care possible. We physicians and our office staff understand that medical insurance, especially Medicare can be confusing. If you need any assistance, we are here to help you.

The following information describes Medicare's rules in paying for my services. Medicare, Part B, covers physician's bills for surgery, office visits, diagnostic tests, hospital visits, etc. Part A is for hospital bills. It is your Part B Medicare coverage that pays for medical charges.

Each year Medicare asks us to decide if I we want to be a participating or non-participating physicians. Once we choose there are certain rules we must follow and that our patients need to know.

In 2009, our decision is to be **PARTICIPATING** physicians. That means we have agreed to "accept assignment" on all Medicare claims. This is a business decision and not a medical decision. It does NOT affect the quality of care that you get from us.

WHAT DOES "ACCEPT ASSIGNMENT" MEAN?

Accepting assignment means accepting the amount Medicare allows as maximum payment. Medicare pays us 80% of the allowed amount and the remaining 20% is due from either yourself or your supplemental insurance carrier. Accepting assignment does NOT mean that we accept what Medicare pays as full payment for the services you have received.

WHAT IS A DEDUCTIBLE?

Each calendar year (January 1 – December 31) the beneficiary is responsible for a specific amount of money for all Part B services before Medicare will begin to pay for any health care bills. The Deductible for 2009 is \$135.00.

Sometimes a supplemental insurance rather than the beneficiary will cover the deductible. In either case the full annual deductible must be paid before Medicare begins to cover any Part B medical bills.

The deductible may be met by one medical bill or by medical bills from several different physicians. Once the total deductible is paid, it cannot be collected again for the year.

WHAT IS CO-INSURANCE?

If Medicare feels the services we bill are covered under its policy, it will pay 80% of the allowed amount of that bill. For example if \$60 is allowed, \$48 will be paid by Medicare (80% of \$60). Generally your supplemental insurance (Medi-Gap) is responsible for the remaining 20% (\$12.00) of the bill. This \$12.00 is the co-insurance.

The co-insurance applies to any kind of Part B service (office visit, surgery, etc), and goes into effect AFTER you have paid you annual deductible. All doctors are REQUIRED by Medicare to try to collect the co-insurance.

WHAT ELSE MIGHT I HAVE TO PAY FOR?

All patients have to pay the annual deductible as well as a 20% co-insurance and/or refraction fees for both participating and non-participating physicians. Because we are participating physicians and accept assignment on all Medicare services, there will be no additional fees for services covered by Medicare.

DOES MEDICARE COVER ALL MY SERVICES?

There are services that Medicare does not cover. Examples of non-covered services are refractions (the part of the examination where we determine the need for changes in your current glasses or contact lens prescription) routine annual examinations, eyeglasses (except for post-cataract surgery), and cosmetic surgery. It does not mean that these are not important services for you to have. It only means that your Medicare insurance policy does not include them in your coverage. The refraction fee for 2009 is \$25.

Medicare also will not pay for services it considers to be “medically unnecessary. Medicare may consider, for example, several office visits in one week to be unnecessary. It may say that certain tests are unnecessary for the type of medical eye care that you need. These are administrative and not medical decisions that Medicare makes.

HOW DO I PAY MY MEDICAL BILLS?

Medicare will pay 80% of the allowed amount directly to us on any assigned claims it feels are covered. You are still responsible for the 20% co-insurance on the allowed amount of the bill. If our office collects more than the 20% you are obliged to pay, you will be refunded promptly.

Thank you for allowing us to aid in the care of your eyes.

Sincerely,

Jack M. Cooper, M.D.

Trang D. Le, M.D.

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