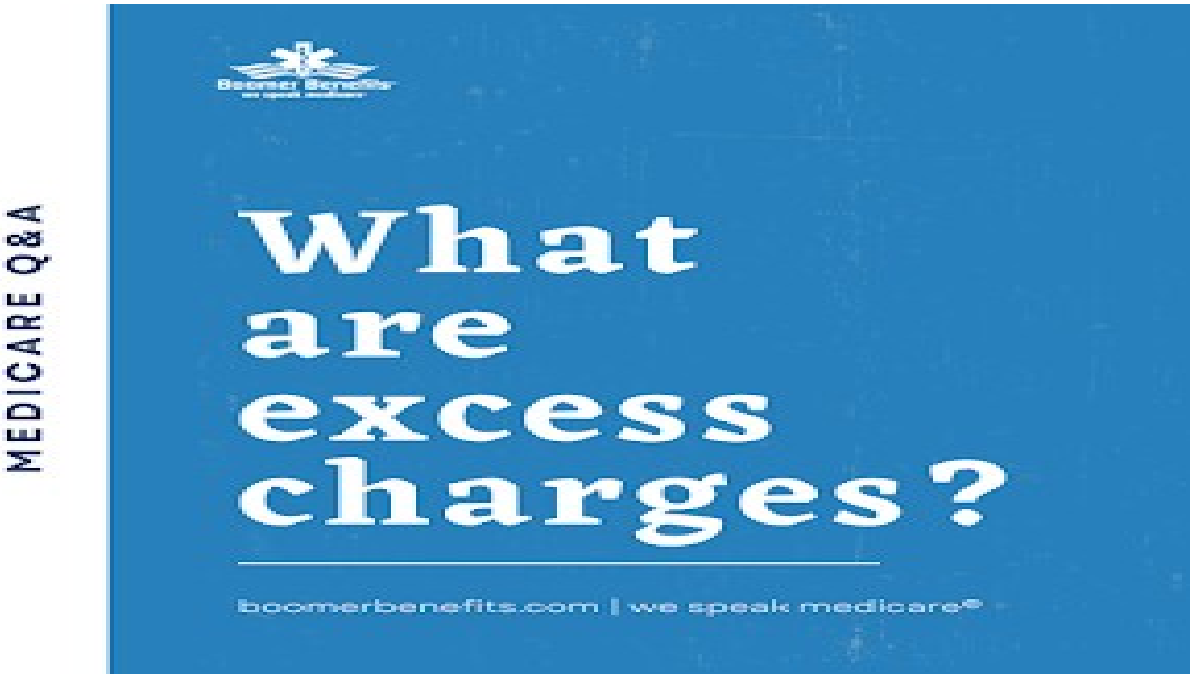


Boomer Benefits Explains What Are Medicare Part B Excess Charges

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Boomer Benefits, a health insurance agency in Fort Worth, TX, has explained in a new blog post what Medicare Part B excess charges are. These are excess charges made by a provider that doesn?t accept Medicare assignment. They can charge the patient up to 15 percent more than the Medicare-approved price for the service. Doctors and other healthcare providers can actually choose not to participate with Medicare. While those who participate will only charge the Medicare-approved price for their services, those who decided not to participate can charge up to 15 percent more. This additional amount is regarded as the Medicare Part B excess charge. This will have to be paid out-of-pocket by the patient unless they have a Medigap plan that includes benefits for Part B excess charges. The blog post can be accessed at boomerbenefits.com/part-b-excess-charges/.

It is important to note that around 95 percent of primary care providers accept a Medicare assignment, which means that they will not charge more than the Medicare-approved price. And a slightly smaller number of specialist physicians also accept a Medicare assignment. It is rare to see Part B excess charges because not all non-participating providers will add them if the patient doesn?t have a Medigap plan. However, there is no restriction on the number of times a non-participating doctor can add Part B excess charges. Also, even if the

doctor accepts Medicare assignment but Medicare doesn?t accept the claim for the service being billed, the doctor can charge the patient more than the Medicare-approved price. But if an Advanced Beneficiary Notice (ABN) is not signed, the patient may not be responsible for those charges. ABNs are not needed for services never covered by Medicare.

The easiest method of avoiding excess charges is to consult only with physicians who accept Medicare assignment. Thus, it is good practice to always ask if one?s doctor accepts Medicare assignment before making an appointment. It is also a good idea to look for providers in one?s area that participate in Medicare by using the Medicare.gov physician locator tool. Another way to protect oneself from such charges is to purchase a Medigap plan that will pay for those charges. At the present time, both Plan F and Plan G include this particular benefit.

It is also important to note that some states prohibit Part B excess charges. Currently, the states of Connecticut, Minnesota, Ohio, Pennsylvania, Rhode Island, Vermont, Massachusetts, and New York prohibit providers from charging Medicare beneficiaries prices that are higher than the Medicare allowable rate. Those who reside in the mentioned states might want to consider Medigap Plan N, which has benefits that are similar to Plan G. But one significant difference is that Plan N will not cover excess charges, which means Plan N premiums are lower.

Established in 2005, Boomer Benefits is an award-winning insurance agency for a number of national insurance carriers, such as Mutual of Omaha, Blue Cross Blue Shield, Cigna, Aetna, and a number of other A-rated carriers. They are licensed to operate in 48 states in the US and through the years, they have earned the reputation of being a baby boomers insurance agency that can be depended on. They provide free consultation for baby boomers and their Client Service Team offers free lifetime support for Medigap policy requirements. They will also inform clients about any changes in the rates of their insurance company. And in the event that a client has some difficulties when making a claim, they will provide free support with drug exceptions and appeals. They also actively take part in the National Association of Health Underwriters and National Association of Medicare Supplement Advisers. And they are always up to date with regards to the regularly change laws on Medicare benefits.

People who are interested in learning more about the baby boomer benefits can visit the Boomer Benefits website or call them on the phone. They are open from 8:45 am to 5:30 pm, Monday to Friday.

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Boomer Benefits is an award winning agency, licensed in 48 states.
They are on a mission to help Baby Boomers through their New-to-Medicare transition every year.

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