



# DME

## What's in your Medicare Summary Notice?



# Your MSN for DME – Overview

Your Medicare Part B Durable Medical Equipment (DME) MSN shows all the DME items and supplies billed to Medicare.

## What's on Each Page

- Page 1:** Your dashboard, which is a summary of your notice
- Page 2:** Helpful tips on how to review your notice
- Page 3:** Your claims information
- Page 4:** Find out how to handle denied claims

## Large Print for Easy Reading

Page titles and subsection titles are large and easy to read.

## Helpful Tips for Reading the Notice

The MSN explains what you need to know with user-friendly language.

**Medicare Summary Notice**  
for Part B (Medical Insurance)  
The Official Summary of Your Medicare Claims from the Centers for Medicare & Medicaid Services

**THIS IS NOT A BILL**

**Notice for Jennifer Washington**  
Medicare Number XXXX-XXX-1234  
Date of Notice September 13, 2024  
Claims Between June 14 – September 13, 2024

**Your Deductible Status**  
Your deductible is what you must pay for most health services before Medicare begins to pay.

**Part B Deductible:** You have now met \$85.00 of your \$147.00 deductible for 2024.

**Be Informed**  
You can get your Medicare Summary Notices (MSNs) online. Get your electronic MSN any month you have a processed claim by signing up at Medicare.gov/go/digital.

¿Sabe qué puede recibir este aviso y otros tipos de ayuda de Medicare en español? Llame hoy con un agente en español.  
说中文的请单击, 请在电话中使用中文, 例如, “您好”, “电话”, “必须”。 1-800-MEDICARE (1-800-633-4227)

Page 1

**Jennifer Washington**  
**THIS IS NOT A BILL** | Page 2 of 4

**Making the Most of Your Medicare**

**How to Check This Notice**  
Does each notice name the same facility?  
Check both.  
Did you get the claims listed? Do they match those listed on your receipts and bills?  
If you already paid the bill, did you pay the right amount? Check the maximum you may be billed. See if the claim was sent to your Medicare supplement insurance (Medigap) plan or other insurer. That plan may pay your share.

**How to Report Fraud**  
If you think a facility or business is involved in fraud, call us at 1-800-MEDICARE (1-800-633-4227).  
Read more about advertisements that read, "This item is approved by Medicare" or "No out-of-pocket expenses".  
Some examples of fraud include offers for free medical services or billing you for Medicare services you didn't get. If we determine that your tip led to uncovering fraud, you may qualify for a reward.  
Did you know CMS prevented over \$4 billion from going to fraud for fraudulent Medicare claims over the last year? We're not waiting for fraud to happen—we're stopping it before it starts.

**How to Get Help with Your Questions**  
1-800-MEDICARE (1-800-633-4227)  
Ask about hospital services. Your customer service code is 0535.  
TTY 1-877-486-2048 (for hearing impaired)  
Contact your State Health Insurance Program (SHIP) for free, local health insurance counseling. Call 1-555-555-5555.

**Your Messages from Medicare**  
Each edition is your best protection. Schedule your mammogram today and remember that Medicare helps pay for screening mammograms. Prostate cancer is the second leading cause of cancer deaths in men. Medicare helps pay for prostate cancer screenings once every 12 months, including age 50. Talk to your doctor about getting checked.

**Medicare cares about your health.** If you've had trouble remembering things, concentrating, or making everyday decisions, Medicare Part B covers a visit with your doctor or a specialist to talk about it and your plan.

**We can send you, upon request, Medicare information for free in accessible formats like braille and large print. Learn more at Medicare.gov/about-us/accessibility-nondiscrimination-notice.**

Page 2

**Jennifer Washington**  
**THIS IS NOT A BILL** | Page 3 of 4

**Your Claims for Part B (Medical Insurance)**  
Part B Medical Insurance helps pay for durable medical equipment and other health care services. Medicare usually pays 80% of the Medicare-approved amount.

**Definitions of Columns**  
Service Approved?: This column tells you if Medicare covered this service.

**Amount Medicare Paid:** This is the amount Medicare paid the supplier. This is usually 80% of the Medicare-approved amount.

**Maximum You May Be Billed:** This is the total amount the supplier is allowed to bill you, and can include a deductible, coinsurance, and other charges not covered. If you have Medicare Supplement Insurance (Medigap policy) or other insurance, it may pay all or part of this amount.

Quantity, Item/Service Provided	Service Approved?	Amount Supplied Charged	Amount Medicare Approved Amount	Amount Medicare Paid	Maximum You May Be Billed	See This Month Below
1 portable oxygen cylinder rental includes portable container, regulator, flowmeter, humidifier (E0431-RR) Rental	Yes	\$117.61	\$28.77	\$23.02	\$5.75	A
<b>Total for Claim #10334829489000</b>					<b>\$5.75</b>	<b>B</b>

**Notes for Claims Above**  
A Medicare will pay for you to rent this equipment for up to 36 months (or until you no longer need the equipment). After the 36 month rental period, Medicare will continue to pay for delivery of liquid and gaseous contents, as long as it is still medically necessary.  
B Your claim was sent to your Medicare Supplement Insurance (Medigap) policy. Wellmark BlueCross BlueShield of N. Carolina. Send any questions regarding your benefits to them.

Page 3

**Jennifer Washington**  
**THIS IS NOT A BILL** | Page 4 of 4

**How to Handle Denied Claims or File an Appeal**

**Get More Details**  
If a claim was denied, call or write the hospital or facility and ask for an itemized statement for any claim. Make sure they sent it in the right information. If they didn't, ask the facility to correct their claim. Office of Corrective Action can help you file a claim for an itemized statement for any service or claim.

**File an Appeal in Writing**  
Follow these steps:  
1 Circle the service(s) or claim(s) you disagree with on this notice.  
2 Explain why you disagree with your explanation on this notice. If you need more space, attach a separate page to this notice.  
3 Fill in all of the following:  
Your or your representative's full name (print)  
Your telephone number  
Your complete Medicare number  
4 Include any other information you have about your appeal. You can ask your facility for any information that will help you.  
5 Write your Medicare number on all documents that you send.  
6 Make copies of this notice and all supporting documents for your records.  
7 Mail this notice and all supporting documents to the following address:  
**Medicare Claims Office**  
c/o Contractor Name  
Street Address  
City, ST 12345-6789

**If You Need Help Filing Your Appeal**  
Contact us at 1-800-MEDICARE or your State Health Insurance Program (see page 2) for help before you file your written appeal, including help appointing a representative.

**Call your facility:** Ask your facility for any information that may help you.

**Ask a friend to help:** You can appoint someone, such as a family member or friend, to be your representative in the appeals process.

**Find Out More About Appeals**  
For more information about appeals, read your "Medicare & You" handbook or visit us online at Medicare.gov/appeals.

Page 4

# Page 1 – Your Dashboard

## 1 DHHS Logo

The MSN has the official Department of Health and Human Services (DHHS) logo.

## 2 Your Information

Check your name and the last 4 numbers of your Medicare number, as well as the date your MSN was printed and the dates of the claims listed.

## 3 Your Deductible Info

You pay a yearly deductible for services before Medicare pays. You can check your deductible information right on page 1 of your notice.

**1**  **4** **Medicare Summary Notice**  
for Part B (Medical Insurance)

Page 1 of 4

**2** **Notice for Jennifer Washington**

Medicare Number	XXXX-XXX-1234
Date of This Notice	September 13, 2024
Claims Processed Between	June 14 – September 13, 2024

**3** **Your Deductible Status**

Your deductible is what you must pay for most health services before Medicare begins to pay.

**Part B Deductible:** You have now met **\$85.00** of your **\$147.00** deductible for 2024.

**Be Informed**

You can get your Medicare Summary Notices (MSNs) online. Get your electronic MSNs any month you have a processed claim by signing up at Medicare.gov/go-digital.

**4** **THIS IS NOT A BILL**

**5** **Your Claims & Costs This Period**

Did Medicare Approve All Items and Services?	YES
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See page 2 for how to double-check your notice.

**6** **Suppliers with Claims This Period**

May 9, 2024
Lincare Inc.

**7**

¿Sabía que puede recibir este aviso y otro tipo de ayuda de Medicare en español? Llame y hable con un agente en español.  
如果需要国语帮助, 请致电联邦医疗保险, 请先说“agent”, 然后说“Mandarin”. 1-800-MEDICARE (1-800-633-4227)

## 4 Title of Your MSN

The title at the top of the page is large and bold.

## 5 Total You May Be Billed

This summary shows your approved and denied claims, as well as the total you may be billed.

## 6 Suppliers You Saw

Check the list of dates and the doctors and/or suppliers you saw during this claim period.

## 7 Help in Your Language

For help in a language other than English or Spanish, call 1-800-MEDICARE and say “Agent.” Tell them the language you need for free translation services.

# Page 2 – Making the Most of Your Medicare

## 1 Section Title

This helps you navigate and find where you are in the notice. The section titles are on the top of each page.

## 2 How to Check

Medicare offers helpful tips on what to check when you review your notice.

## 3 How to Report Fraud

Help Medicare save money by reporting fraud.

## 4 How to Get Help

This section gives you phone numbers for where to get your Medicare questions answered.

Jennifer Washington

THIS IS NOT A BILL | Page 2 of 4

## 1 Making the Most of Your Medicare

### 1 How to Check This Notice

**Do you recognize the name of each facility?** Check the dates.

**Did you get the claims listed?** Do they match those listed on your receipts and bills?

**If you already paid the bill, did you pay the right amount?** Check the maximum you may be billed. See if the claim was sent to your Medicare supplement insurance (Medigap) plan or other insurer. That plan may pay your share.

### 2 How to Report Fraud

If you think a facility or business is involved in fraud, call us at 1-800-MEDICARE (1-800-633-4227).

**Beware of advertisements that read, “This item is approved by Medicare” or “No out-of-pocket expenses.”**

Some examples of fraud include offers for free medical services or billing you for Medicare services you didn't get. If we determine that your tip led to uncovering fraud, you may qualify for a reward.

**Did you know CMS prevented over \$4 billion from being paid for fraudulent Medicare claims over the last year?** We're not waiting for fraud to happen—we're stopping it before it starts.

### 3 How to Get Help with Your Questions

1-800-MEDICARE (1-800-633-4227)

Ask for “hospital services.” Your customer-service code is 05535.

**TTY 1-877-486-2048** (for hearing impaired)

Contact your State Health Insurance Program (SHIP) for free, local health insurance counseling. Call 1-555-555-5555.

### 4 Your Messages from Medicare

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**Early detection is your best protection.** Schedule your mammogram today, and remember that Medicare helps pay for screening mammograms.

**Prostate cancer is the second leading cause of cancer deaths in men.** Medicare helps pay for prostate cancer screenings once every 12 months, for men over age 50. Talk to your doctor about getting checked.

**Medicare cares about your health.** If you've had trouble remembering things, concentrating, or making everyday decisions, Medicare Part B covers a visit with your doctor or a specialist to talk about it and do an exam.

**We can send you, upon request, Medicare information for free in accessible formats like braille and large print.** Learn more at Medicare.gov/about-us/accessibility-nondiscrimination-notice.

## 5 General Messages

These messages get updated regularly, so make sure to check them.

# Page 3 – Your Claims for Part B (Medical Insurance)

## 1 Type of Claim

Claims can either be assigned or unassigned.

## 2 Definitions

Don't know what some of the words on your MSN mean? Read the definitions to find out more.

## 3 Your Visit

This is the date you ordered your items or supplies. Keep your bills and compare them to your notice to be sure you got all the services listed.

## 4 Service Descriptions

User-friendly service descriptions make it easy for you to know what items or supplies you received.

Jennifer Washington

THIS IS NOT A BILL | Page 3 of 4

## 1 Your Claims for Part B (Medical Insurance)

Part B Medical Insurance helps pay for durable medical equipment and other health care services.

### Definitions of Columns

**2 Service Approved?:** This column tells you if Medicare covered this service.

**Amount Provider Charged:** This is your provider's fee for this service.

**Medicare-Approved Amount:** This is the amount a supplier can be paid for a Medicare item or service. It may be less than the actual amount the supplier charged. Your supplier has agreed to accept this

amount as full payment for covered items or services. Medicare usually pays 80% of the Medicare-approved amount.

**Amount Medicare Paid:** This is the amount Medicare paid the supplier. This is usually 80% of the Medicare-approved amount.

**Maximum You May Be Billed:** This is the total amount the supplier is allowed to bill you, and can include a deductible, coinsurance, and other charges not covered. If you have Medicare Supplement Insurance (Medigap policy) or other insurance, it may pay all or part of this amount.

May 9, 2024

**3** Lincare Inc., (555) 555-1234  
PO BOX 996, Blue Springs, MO 64013-0996  
Ordered by John K Whalen

Quantity, Item/Service Provided & Billing Code	Item/Service Approved?	Amount Supplier Charged	Medicare-Approved Amount	Amount Medicare Paid	Maximum You May Be Billed	See Notes Below
<b>4</b> 1 portable gaseous oxygen system, rental; includes portable container, regulator, flowmeter, humidife (E0431-RR) Rental	<b>5</b> Yes	\$117.61	\$28.77	\$23.02	<b>\$5.75</b>	<b>6</b>
<b>Total for Claim #10334829489000</b>		\$117.61	\$28.77	\$23.02	<b>\$5.75</b>	<b>7</b>

## 5 Approved Column

This column lets you know if your claim was approved or denied.

### Notes for Claims Above

**A** Medicare will pay for you to rent this equipment for up to 36 months (or until you no longer need the equipment). After the 36 month rental period, Medicare will continue to pay for delivery of liquid and gaseous contents, as long as it is still medically necessary.

**B** Your claim was sent to your Medicare Supplement Insurance (Medigap policy), Wellmark BlueCross BlueShield of N. Carolina. Send any questions regarding your benefits to them.

## 6 Max You May Be Billed

This is the total amount the supplier is able to bill you. It's highlighted and in bold for easy reading.

## 7 Notes

Refer to the bottom of the page for explanations of the items and supplies you got.

# Page 4 – How to Handle Denied Claims

## 1 Get More Details

Find out your options on what to do about denied claims.

## 2 If You Decide to Appeal

You have 120 days to appeal your claims. The date listed in the box is when your appeal must be received by us.

## 3 If You Need Help

Helpful tips to guide you through filing an appeal.

Jennifer Washington

THIS IS NOT A BILL | Page 4 of 4

## How to Handle Denied Claims or File an Appeal

### 1 Get More Details

If a claim was denied, call or write the hospital or facility and ask for an itemized statement for any claim. Make sure they sent in the right information. If they didn't, ask the facility to contact our claims office to correct the error. You can ask the facility for an itemized statement for any service or claim.

Call 1-800-MEDICARE (1-800-633-4227) for more information about a coverage or payment decision on this notice, including laws or policies used to make the decision.

### 2 If You Disagree with a Coverage Decision, Payment Decision, or Payment Amount on this Notice, You Can Appeal

Appeals must be filed in writing. Use the form to the right. Our claims office must receive your appeal within 120 days from the date you get this notice.

We must receive your appeal by:

July 1, 2024

### 3 If You Need Help Filing Your Appeal

**Contact us:** Call 1-800-MEDICARE or your State Health Insurance Program (see page 2) for help before you file your written appeal, including help appointing a representative.

**Call your facility:** Ask your facility for any information that may help you.

**Ask a friend to help:** You can appoint someone, such as a family member or friend, to be your representative in the appeals process.

### Find Out More About Appeals

For more information about appeals, read your "Medicare & You" handbook or visit us online at Medicare.gov/appeals.

### File an Appeal in Writing

4

Follow these steps:

- 1 Circle the service(s) or claim(s) you disagree with on this notice.
- 2 Explain in writing why you disagree with the decision. Include your explanation on this notice or, if you need more space, attach a separate page to this notice.
- 3 Fill in all of the following:

Your or your representative's full name (print)

Your telephone number

   

Your complete Medicare number

- 4 Include any other information you have about your appeal. You can ask your facility for any information that will help you.

- 5 Write your Medicare number on all documents that you send.
- 6 Make copies of this notice and all supporting documents for your records.
- 7 Mail this notice and all supporting documents to the following address:

**Medicare Claims Office**  
c/o Contractor Name  
Street Address  
City, ST 12345-6789

## 4 Appeals Form

You must file an appeal in writing. Follow the step-by-step directions to fill out the form.