

**If Medicare will not pay for a service,  
does that mean I do not need the service?**

No. Your doctor bases decisions on a wide range of factors, including your personal history, any medications you might be taking, and generally accepted medical practices. Even if your doctor believes a particular test/service is “good medicine,” and useful information to have in order to provide the best care for you, it is possible that Medicare may not consider the service to be medically necessary for patients with your diagnosis.

**What if I have questions?**

If you have questions, you should discuss them with your physician and/or health care provider at the time of service. You may also call Medicare at 1-800-633-4227 regarding your benefits.

For more information  
regarding Medicare benefits,  
call Medicare at: **1-800-633-4227**

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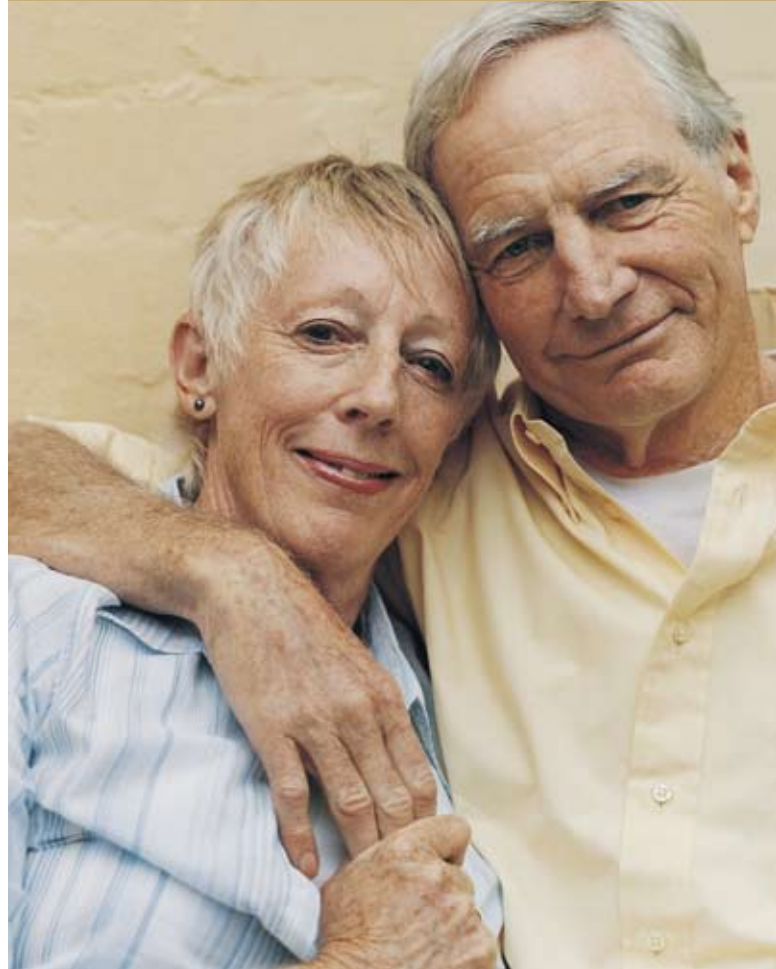


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# Important Information for Medicare Patients



Concerning Non-Covered Services



# What is “Medical Necessity?”

Medicare covers only those services that it deems to be reasonable and necessary for your treatment. Medicare requires all hospitals and doctors to report information regarding the patient’s diagnosis when seeking payment to determine whether the services ordered were medically necessary.



## What is an ABN?

An ABN is an Advance Beneficiary Notice. The purpose of the ABN is to give you advance notice that Medicare may not pay for your services. The ABN tells you which test(s) or service(s) are not covered and informs you that you will be financially responsible for the test(s)/ services. When it is required, you will be asked to sign the ABN before services are performed.

## What options do I have?

You have two options when an ABN form is presented to you. You may (1) agree to be responsible for payment of services that Medicare does not consider reasonable and necessary and receive the services, or (2) refuse to be responsible for payment of services that Medicare will not cover and, therefore, not receive the test(s) or service(s).

## What are my rights as a patient?

As a Medicare beneficiary, you have certain guaranteed rights. These rights protect you when you receive health care; ensure your access to needed health care services; and protect you against unethical practices. Your rights include, but are not limited to:

- The right to information about what services are covered and how much you will have to pay.
- The right to information about all treatment options available to you.
- The right to appeal decisions to deny or limit payment for medical care.

Generally, your doctor will bill Medicare when you receive a service at his/her office. However, when your doctor orders testing from a facility or laboratory outside his or her office, the facility performs the tests which were requested and the facility, not your doctor, bills Medicare directly for the test(s) or service(s) being performed for you. The facility provides Medicare with your Medicare number, the tests performed, and your diagnosis provided by your doctor.

## What if I decline the ABN?

If you demand the test(s)/service(s) and decline to sign the ABN, the services will be performed and you will be responsible for payment.