

How to Read Your Medicare Summary Notice Video Transcript

Milwaukee SHIP Collaborative

Presenter: Ingrid Kundinger, Project Manager, Wisconsin Senior Medicare Patrol

Video Link: [How to Read Your Medicare Summary Notice](#)

Introduction



Medicare Hot Topics

How To Read Your Medicare Summary Notice

This project is supported in whole or in part by grant numbers 2001WIMISH, 2001WIMIAA and 2001WIMIDR from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking this project with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

Hi, and welcome to “**How to Read Your Medicare Summary Notice**”, part of a 2021 Medicare information video series sponsored by the Milwaukee SHIP Collaborative. I am Ingrid Kunding, Project Manager for the Wisconsin Senior Medicare Patrol, a member of the Milwaukee SHIP Collaborative led by Milwaukee County.

The collaborative brings together federal, state, and local agencies to provide you with timely, accurate, and unbiased information about Medicare, programs to assist you with Medicare costs, Medicare appeals, and Medicare fraud prevention. Our program, the Wisconsin Senior Medicare Patrol, focuses on educating people about Medicare fraud and how they can protect themselves from it, detect if it has possibly happened to them, and report any concerns. Today, I am going to talk to you about How to Read Your Medicare Summary Notice.

About the Medicare Summary Notice

[no slide present]

The Medicare Summary Notice is a statement, not an invoice, but a statement that is received by Medicare beneficiaries on a quarterly basis. So, in the mail you would receive, every three months, if you’ve been seen by a health care provider in that time period, your Medicare Summary Notice.

Now if you take one thing away from this video today, I really hope that you decide that you are going to actually look at these statements because it’s really, really important. Often times we hear people say “yes, I know I get something from Medicare, but I don’t ever look at it or I’m not really sure what it is, so I don’t really pay a lot of attention to it.” It’s really important that we pay attention to that because that is going to be the accurate, or hopefully accurate, description of your health care and Medicare coverage.

You want to make sure that it is an accurate reflection of your health care and what your Medicare benefits have covered for you. So that’s why it’s important. If

there are things on there that don't make sense, that are suspicious, maybe there is an error, maybe there is some fraudulent activity, if we are not looking at that statement, we are never going to be able to ask those questions and get the answers that we're looking for. So please, if you take one thing away, promise me that you are going to look at those statements.

Now, they can be a little bit confusing, I will say that, but once you get in the habit of knowing what you're looking for and what information is on what page, I think it will be a little bit easier for you to understand that information. And it's a good habit to get in to in terms of looking at that on a regular basis.

So it's multiple pages, so just be prepared that there are multiple pages in that envelope from Medicare.

What's in the Medicare Summary Notice?

The first page of your Medicare Summary Notice is going to be the Dashboard. This is going to be high-level information: your contact information, the date range for that Medicare Summary Notice, providers and facilities that provided you with care during that time period, and a few other pieces of information.

So page 1: Dashboard.

Page 2 is more of a general informational page. It's called Making the Most of Your Medicare. So on this page there is going to be information from Medicare about preventative service and screenings that Medicare provides, other information about Medicare benefits, where you can get help, all of those sorts of things. So just general public service announcement information from Medicare on page 2.

Page 3 and subsequent pages that have claim information are going to be Your Claims. This is the part that you are really going to want to look at and make sure it is an accurate reflection. The dates match, the providers match, the service

descriptions make sense. These pages with the claim information will also be the outline of any charges that were submitted to Medicare. Did Medicare approve or deny that claim? What amount did Medicare pay? And what amount might you be responsible for or a supplemental insurance policy? Again, remember, this is a statement, it's not an invoice, it's just some information. There are also additional explanations given on that page with the claim information about if it was denied or these is other information, there is going to be additional footnotes on those pages that have further explanations of that information.

And then the last page, finally, is going to be How to Handle Denied Claims. If there is something on there that is denied or that you have questions about, that last page of your Medicare Summary Notice is going to outline what you can do, who you can contact, what the format needs to be, what the timeline is for you to take care of that. All of that information is housed there. Lots of important information is included on that last page.

What to Look for in the Summary Notice

What am I looking for?

- **Accurate information including:**

- Visit Dates
- Providers/Facilities that are familiar to you
- Service Descriptions
- Payment amounts you may be billed for

- **Red Flags including:**

- Provider Name or Location that is not familiar to you
- Double Billing for services
- Services that were not ordered by your health care provider
- Services that you did not receive



I just want to cover a couple more things here. What are you looking for when you are looking at your Medicare Summary Notice? The most important thing is

that you are looking for accurate information: visit dates, providers/facilities that are familiar to you that you've actually visited, services descriptions that make sense. Did you really get the flu vaccine? Did you really have blood work, were there X-rays? Was that really what happened on that date with that provider? And then the payment amount information.

Red flags would be: if you are looking on your statement and there is a provider name or location that is not familiar to you. Let's say that you live in Milwaukee and all of your health care providers are in the Greater Milwaukee area, it would be a red flag if you opened your Medicare Summary Notice and there was a provider that had submitted a claim with your Medicare information from North Carolina. Especially if you didn't ever visit North Carolina or receive health care from a company in North Carolina. Hopefully those sorts of things will stand out to you as being something that you would need to ask some more questions about that.

You are also going to want to look at that statement to see if there are things listed numerous times, were you double billed for the same thing that Medicare paid for. You will want to ask questions of your provider and ask them to get that corrected so that Medicare only pays the appropriate fees one time versus multiple times.

And then lastly, being on the lookout for services that weren't ordered by your health care provider or services that you didn't receive at all. Maybe that was just slipped in there suspiciously, hoping that no one will catch it. And you know what? If you don't look at your Medicare Summary Notice, or if we don't look at those statements from the insurance companies, we are never going to know. That's why it's super important for you to look at that information.

Senior Medicare Patrol Contact Information

Senior Medicare Patrol Contact Information



Toll-Free Helpline:

(888) 818-2611

Email:

Smp-wi@gwaar.org

Online:

www.GWAAR.org/Senior-Medicare-Patrol

Facebook:

[@WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)



Contact Information

- Toll-Free Helpline: (888) 818 – 2611
- Email: smp-wi@gwaar.org
- Website: www.gwaar.org/senior-medicare-patrol
- Facebook: [@WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)

I know that was really quick and there is a lot of other information that we could have talked about. If you want to reach out to me to get some more information, I would be happy to talk more about that with you.

Here is information about how you can contact the Wisconsin Senior Medicare Patrol. We have a toll-free helpline, and that number is (888) 818-2611 for more information about that.

And finally, I want you to keep in mind there are Medicare Savings Programs which can help you pay your Medicare premiums, deductibles, and co-payments. These programs can help you keep more money in your pocket and balance your

expenses. To learn if you are eligible, call the Aging Resource Center at (414) 289-6874. Again, that telephone number is (414) 289-6874.

Thank you so much for joining us and we hope that you will join us for future video presentations as well.

Thank You!