

Teresa Hatfield
District Extension Agent, Family and Community Wellness

Why Your Medicare Summary Notice Matters

If you are on Medicare or helping someone navigate the Medicare maze, reviewing the Medicare Summary Notice (MSN) is critical to managing your health and protecting you from fraud and abuse. Senior Medicare Patrol says Medicare loses billions of dollars yearly to fraud, errors, and abuse. Sixty billion is lost annually.

Every quarter, you will receive your Medicare Summary Notice in the mail. This statement provides you with information about the healthcare you have received. If this information is inaccurate, it could impact your health and financial well-being. This notice is not a bill; it lists services and items billed to Medicare, what Medicare paid, and the amount you might owe. It also lists any claims that have been denied.

You will want to compare your records with your Medicare Summary Notice. By keeping a healthcare log, you easily catch mistakes if they happen. If you notice any errors, call your healthcare provider with your questions. You can also check your statement by creating an account on the Medicare website. Go to www.medicare.gov to set it up. You will want to look for the following:

- Claims you don't recognize. It could be fraud if you didn't receive treatment or equipment.
- Check for provider mistakes. If you think a charge is incorrect, ask your provider about the charge. The staff can give you information that helps you better understand the services or supplies you received.

If you find discrepancies, you can report this information by calling 1-800-Medicare. You must have your Medicare card and the claim or MSN ready. If you have a Medicare Advantage Plan or a Medicare drug plan, you can call the Investigations Medicare Drug Integrity Contractor at 1-877-7SAFERX (1-877-772-3379). Remember, there are things you can do to protect yourself from fraud. Protect your Medicare card like it is a credit card. Please don't give out your Medicare or Social Security number to anyone except your healthcare provider or people you know who should have it. Don't let someone use your Medicare card; never use someone else's card. Ask questions if you are unsure about something. You have the right to access your medical information, including the costs billed to Medicare.

If you have questions about your Medicare Summary Notice, contact Teresa Hatfield with the Meadowlark Extension District at thatfield@ksu.edu or call 785-364-4125.