KANSAS STATE UNIVERSITY | Extension
Meadowlark District

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Medicare Statements Aren't Trash

If you are enrolled in Original Medicare, you should receive a Medicare Summary Notice (MSN) every three months. This is an important document that should not be automatically discarded. Reviewing your MSN can help you identify billing errors and even detect potential Medicare fraud or abuse.

What Is a Medicare Summary Notice?

The MSN summarizes the health care services and supplies billed to Medicare on your behalf during the previous several months. This may include visits to physicians, services provided by nurse practitioners, radiology services such as MRI interpretations, durable medical equipment, laboratory tests, medical procedures, and hospital stays.

The MSN is not a bill. Instead, it explains whether Medicare approved or denied each claim and how much Medicare paid. If a claim is denied, it does not automatically mean that you are responsible for paying the bill. The notice also explains your appeal rights and provides instructions on how to file and appeal if necessary.

Why Should You Review Your MSN?

Your Medicare Summary Notice is an important tool for protecting both your finances and your health. Many people glance at their statements but do not take the time to review them carefully. Just as you would check your credit card statement for inaccurate charges, you should examine your MSN for anything that does not look right.

Taking a few extra minutes to review your MSN could help prevent Medicare fraud, identify billing errors, and save you money.

If you find information you do not recognize, contact your health care provider first to determine whether an error has occurred. You may not recognize a procedure, provider name, or service date. Honest mistakes happen, and many issues can be resolved with a simple phone call.

However, if your concerns are not addressed, do not ignore them. Contact your local Senior Health Insurance Counseling for Kansas (SHICK) program or Senior Medicare Patrol (SMP). Trained counselors and volunteers can help answer your questions, review your Medicare statements, assist with appeals, and connect you with the appropriate agencies if fraud or abuse is suspected.

Watch for These Red Flags

When reviewing your Medicare Summary Notice, look carefully for:

- Services your never received
- Medical equipment you did not order
- Appointments on dates when you were not seen
- Duplicate claims for the same service
- Claims for diabetic supplies you did not receive
- Hospice services you did not use
- Glucose monitors you did not order
- Urinary catheters you did not receive
- Genetic testing you did not request
- Telehealth, telephone, or virtual visits you did not have

Protect Your Medicare Benefits

Reviewing your Medicare Summary Notice is important not only for your finances but also for your health. Incorrect information about tests, procedures, or equipment could affect future medical decisions and services. By reviewing your MSN regularly, you can help ensure that your Medicare record is accurate and that your benefits are protected.

If you have questions about your Medicare Summary Notice, contact your local SHICK counselor. In Jackson, Jefferson, and Nemaha counties, call K-State Research and Extension Meadowlark District at **785-364-4125** for assistance.