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Cobertura de
MEDICARE

*para los Servicios de
Diálisis y Trasplante de
Riñón*

Un Suplemento de "Su Manual de Medicare"



**DEPARTAMENTO DE SALUD Y SERVICIOS SOCIALES DE LOS ESTADOS UNIDOS
(U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES)
ADMINISTRACIÓN PARA EL FINANCIAMIENTO DEL CUIDADO DE LA SALUD
(HEALTH CARE FINANCING ADMINISTRATION)**

Medicare Fraud and Abuse

Medicare fraud steals millions of dollars every year from the Medicare program. Beneficiaries pay for it with higher premiums. Fraud occurs when someone knowingly deceives or misrepresents themselves in a way that could result in unauthorized payments being made. Fraud schemes may be carried out by individuals, institutions, or groups of individuals.

Medicare fraud includes, but is not limited to:

- ◉ Billing for more expensive services at a higher service fee than was actually provided.
- ◉ Billing for services not furnished.
- ◉ Falsifying certificates of medical necessity, plans of treatment, and medical records to justify payment.
- ◉ Soliciting, offering, or receiving a kickback.
- ◉ Billing separately for services that should be included in a single service fee.
- ◉ Misrepresenting the diagnosis to justify payment.

Medicare is improving its capability to crack down on those who take advantage of this program. We are using four methods to fight fraud and abuse: prevention, early detection, coordination with other government agencies, and prosecution of wrongdoers.

We need your help to stop Medicare fraud and abuse. You can help protect Medicare and yourself by reporting all suspected instances of fraud and abuse. When you receive payment notices from Medicare, review them for errors. Make sure Medicare did not pay for services, medical supplies, or equipment that you did not receive.

Reporting Medicare Fraud and Abuse

If you have a questionable charge on your bill, call the provider, your Fiscal Intermediary (for Part A bills) or your Medicare carrier (for Part B bills). If you believe that a health care provider may be cheating or abusing the Medicare program, call the Medicare carrier or intermediary that sent you the payment notice. Their name, address, and telephone number appear on the payment notice. After you call the Medicare carrier or Fiscal Intermediary, you may also call the Inspector General's hotline at 1-800-HHS-TIPS (1-800-447-8477), or TTY for the hearing and speech impaired: 1-800-377-4950.



Protect Yourself Against Health Care Fraud

Fraud Tips:

- ⊕ Never give your Medicare or Medicaid number over the telephone or to people you do not know.
- ⊕ Beware of health care providers and suppliers that use telephone calls and door-to-door selling as a way to sell you goods or services.
- ⊕ Be suspicious of companies that offer free medical equipment or offer to waive your co-payment without first asking about your ability to pay.
- ⊕ Beware of health care providers who say they represent Medicare or a branch of the Federal government, or providers who use pressure tactics to get you to accept a service or product.

You should be suspicious if the provider tells you that:

- ⊕ The test is free; he only needs your Medicare number for his records.
- ⊕ Medicare wants you to have the item or service.
- ⊕ They know how to get Medicare to pay for it.
- ⊕ The more tests they provide, the cheaper they are.
- ⊕ The equipment or service is free; it won't cost you anything.

Be suspicious of...

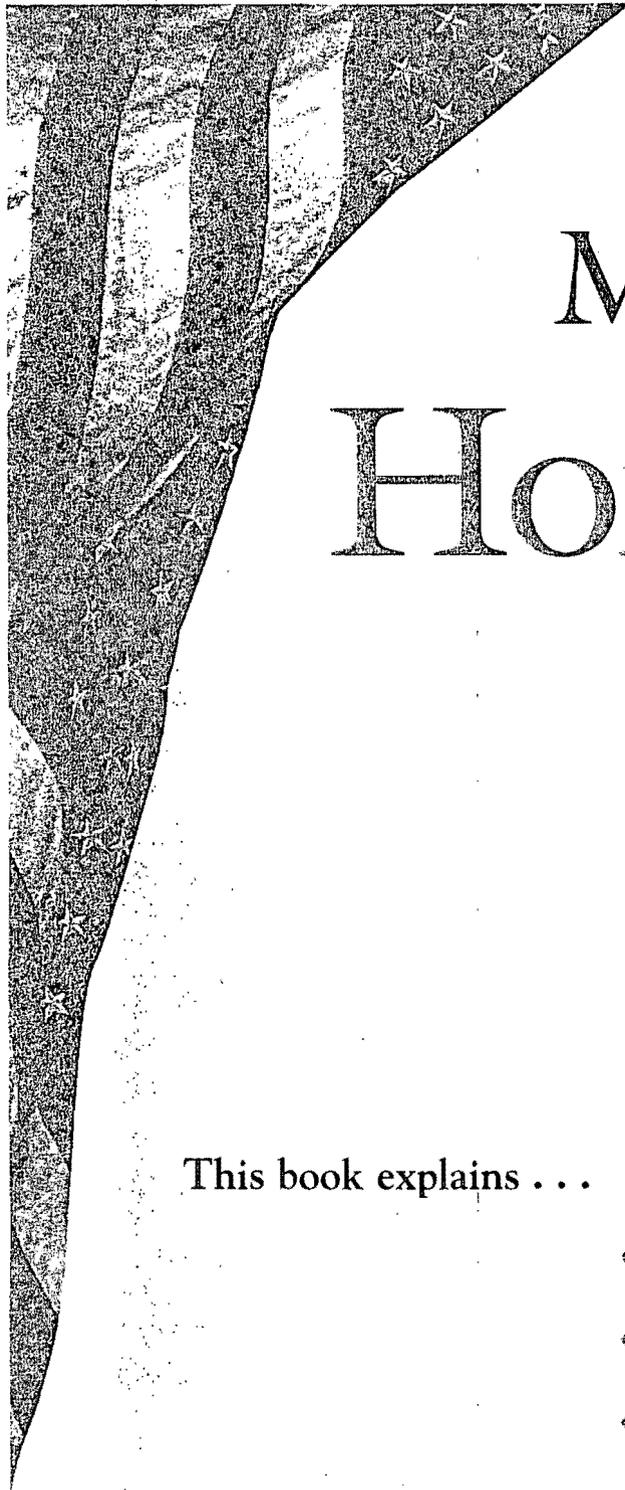
- ⊕ Home health providers that offer non-medical transportation services or housekeeping as Medicare approved services.
- ⊕ Ambulance companies that bill Medicare for non-emergency trips.
- ⊕ Suppliers that bill Medicare for medical equipment for beneficiaries in a nursing home.
- ⊕ Physicians that give the wrong diagnosis on the claim form so Medicare will pay.

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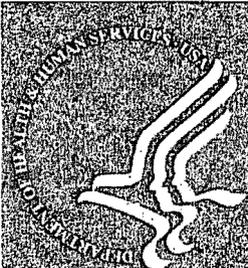
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Medicare and Home Health Care

This book explains . . .

- ◆ The home health benefit and who is eligible.
- ◆ What is covered by the Original Medicare Plan.
- ◆ How to find a home health agency.
- ◆ Where you can get more help.



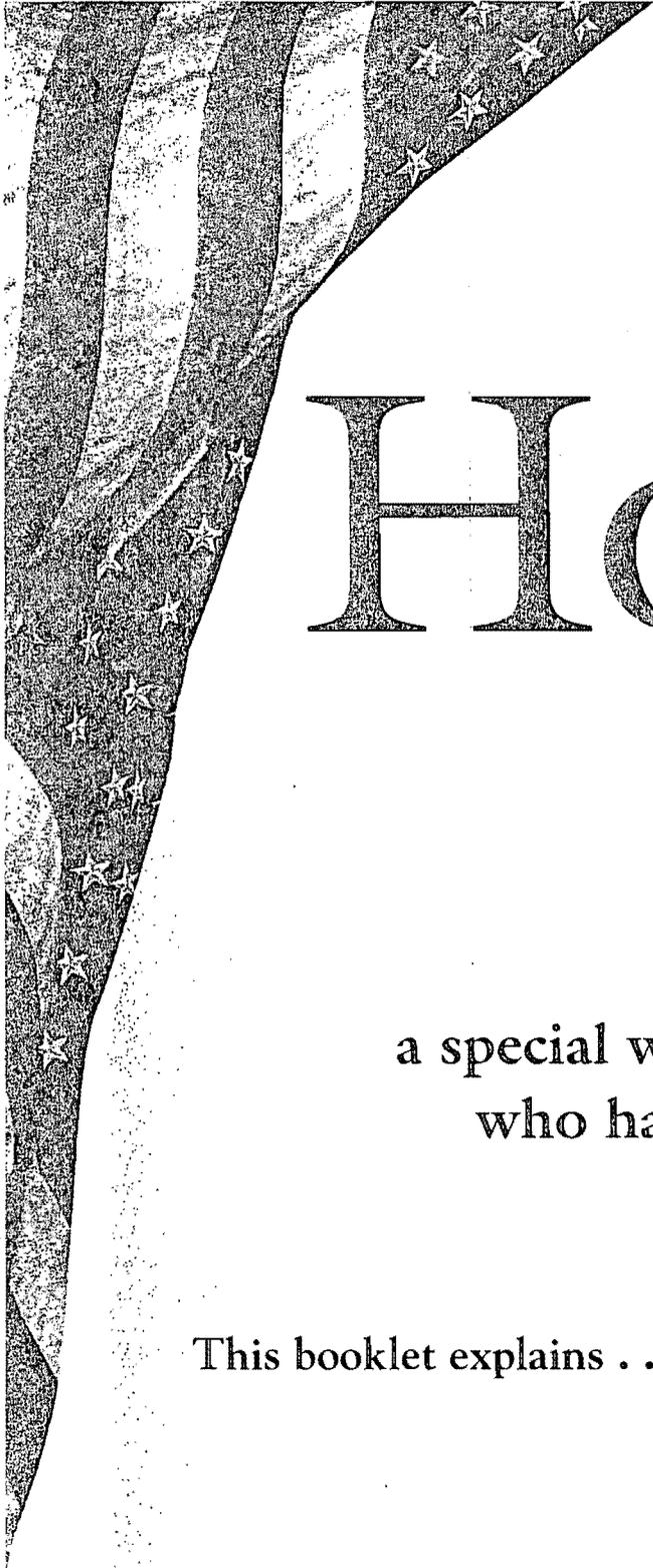
HEALTH CARE FINANCING ADMINISTRATION
The Federal Medicare Agency

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Medica HOSPICE Benef

a special way of caring for people
who have a terminal illness

This booklet explains . . .

- ◆ The hospice program and who is eligib
- ◆ Your Medicare hospice benefits.
- ◆ How to find a hospice program.
- ◆ Where you can get more help.

Medicare Medical Savings Account Plan Offers You a New Option

This is a test program for 390,000 eligible Medicare beneficiaries. You choose a Medicare Medical Savings Account (MSA) Health Policy—a health insurance policy with a high deductible. Medicare pays the premium for the Medicare MSA Health Policy and makes a deposit to the Medicare MSA that you establish. You use the money deposited in your Medicare MSA to pay for medical expenses. If you don't use all the money in your Medicare MSA, next year's deposit will be added to your balance. Money can be withdrawn from a Medicare MSA for non-medical expenses, but that money will be taxed. If you spend too much of the money on non-medical expenses, you may have to pay an additional tax.

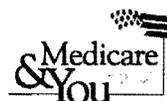
Medicare MSA Plans first become available in November 1998. You can only sign up for a Medicare MSA Plan in November of each year, or during special enrollment periods. If you enroll in a Medicare MSA Plan, you must stay in it for a full year.

Cost: You pay the Part B premium (\$43.80 in 1998). You use the money in your Medicare MSA to pay for medical expenses. Unlike other Medicare health plans, the Medicare program does not limit what providers can charge you above the amount paid by your Medicare MSA Plan. If you use all your Medicare MSA money, you are responsible for paying all of your medical expenses until you meet the deductible for your Medicare MSA Health Policy. The deductible can be considerably higher than those of other Medicare health plans. Your Medicare MSA can help pay these costs.

Providers: Depending on the Medicare MSA Health Policy you choose, you may be able to go to any doctor or hospital, or you may be limited to a network of providers.

Extra Benefits: Money in your Medicare MSA pays for things that the Original Medicare Plan covers, plus other services it does not cover. A Medicare MSA Health Policy may offer additional benefits the Original Medicare Plan doesn't cover, but it does not pay for them until you meet your annual deductible.

More information on Medicare MSA Plans will be available in the coming months.



Medicare Patients' Rights

As a Medicare beneficiary, you have certain guaranteed rights. These rights protect you when you get health care; they assure you access to needed health care services; and they protect you against unethical practices. You have these Medicare rights whether you are in the Original Medicare Plan or another Medicare health plan.

Your Rights Include:

- ⊕ The right to protection from discrimination in marketing and enrollment practices.
- ⊕ The right to know how your Medicare health plan pays its doctors.
- ⊕ The right to information about what is covered and how much you have to pay.
- ⊕ The right to choose a women's health specialist.
- ⊕ The right to information about all treatment options available to you.
- ⊕ The right, if you have a complex or serious medical condition, to receive a treatment plan that includes direct access to a specialist.
- ⊕ The right to appeal decisions to deny or limit payment for medical care.
- ⊕ The right to receive emergency care.

If you believe that any of your rights have been violated, please call the State Health Insurance Assistance Program in your State. The phone number is listed on the back of this page.



State Health Insurance Assistance Program: Call for assistance with Medicare bills, questions on buying a Supplemental Insurance Policy or long term care insurance, dealing with payment denials or appeals, Medicare rights and protections, submitting complaints about your care or treatment, or for help choosing a Medicare health plan.

ALABAMA 1-800-243-5463 or 1-334-242-5743	FLORIDA 1-800-963-5337 or 1-850-414-2060	KENTUCKY 1-800-372-2973 or 1-502-564-7372	MONTANA 1-406-444-7781 or 1-800-332-2272 (MT only)	OHIO 1-800-686-1578 or 1-614-644-3399	TEXAS 1-800-252-9240 or 1-512-424-6840
ALASKA 1-800-478-6065 or 1-907-269-3680	GEORGIA 1-800-669-8387	LOUISIANA 1-800-259-5301 or 1-504-342-0825	NEBRASKA 1-402-471-2201	OKLAHOMA 1-800-763-2828 or 1-405-521-6628	UTAH 1-800-439-3805 or 1-801-538-3910
AMERICAN SAMOA 1-808-586-7299	GUAM 1-808-586-7299	MAINE 1-800-750-5353	NEVADA 1-800-307-4444 or 1-702-486-4602	OREGON 1-800-722-4134 or 1-503-947-7250	VERMONT 1-800-642-5119
ARIZONA 1-800-432-4040 (AZ only) or 1-602-542- 6595	HAWAII 1-808-586-7299	MARYLAND 1-800-243-3425 (MD only) or 1-410-767-1100 TTY: 1-410-767- 1083	NEW HAMPSHIRE 1-800-852-3388 or 1-603-225-9000	PENNSYLVANIA 1-800-783-7067 or 1-717-783-8975	VIRGINIA 1-800-552-3402 or 1-804-662-9333
ARKANSAS 1-800-852-5494 or 1-501-371-2782	IDAHO 1-800-247-4422 (Boise) 1-800-488-5725 (Lewiston)	MASSACHU- SETTS 1-800-882-2003	NEW JERSEY 1-800-792-8820	PUERTO RICO 1-800-981-4355 or 1-787-721-8590	VIRGIN ISLANDS 1-809-778-6311 ext. 2338
CALIFORNIA 1-800-434-0222 (CA only) or 1-916-323- 7315 (out of state)	1-800-488-5731 (Twin Falls) 1-800-488-5764 (Pocatello)		NEW MEXICO 1-800-432-2080 or 1-505-827-7640	RHODE ISLAND 1-800-322-2880 or 1-401-222-2880	WASHINGTON 1-800-397-4422 or 1-206-654-1833
COLORADO 1-800-544-9181 or 1-303-894-7499 ext. 356	ILLINOIS 1-800-548-9034 or 1-217-785-9021	MICHIGAN 1-800-803-7174	NEW YORK 1-800-333-4114 or 1-212-869-3850 (New York City)	SOUTH CAROLINA 1-800-868-9095 or 1-803-253-6177	WEST VIRGINIA 1-800-642-9004 or 1-304-558-3317
CONNECTICUT 1-800-994-9422	INDIANA 1-800-452-4800 or 1-317-233-3475	MINNESOTA 1-800-333-2433	NORTH CAROLINA 1-800-443-9354 or 1-919-733-0111	SOUTH DAKOTA 1-800-822-8804 1-605-773-3656 (Pierre) 1-605-336-9230 (Sioux Falls) 1-605-342-3494 (Rapid City)	WISCONSIN 1-800-242-1060 or 1-608-267-3201
DELAWARE 1-800-336-9500 or 1-302-739-6266	IOWA 1-800-351-4664	MISSISSIPPI 1-800-948-3090 or 1-601-359-4956	NORTH DAKOTA 1-800-247-0560 or 1-701-328-2977		WYOMING 1-800-856-4398 or 1-307-856-6880
DISTRICT OF COLUMBIA 1-202-676-3900	KANSAS 1-800-860-5260 or 1-316-337-7386	MISSOURI 1-800-390-3330 or 1-573-893-7900 ext. 137	NORTHERN MARIANA ISLANDS 1-808-586-7299	TENNESSEE 1-800-525-2816 or 1-615-741-4955	

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Medicare Preventive Services...

...To Help Keep You Healthy

There are steps you can take to lower your risk of disease and illness. Medicare is providing coverage for these preventive services to help you stay healthy. Medicare will cover:

- ⊕ Tests for breast cancer, cervical cancer, vaginal cancer, and colorectal cancer;
- ⊕ Bone mass measurements;
- ⊕ Diabetes monitoring and diabetes self-management; and
- ⊕ Flu, pneumonia, and Hepatitis B shots.
- ⊕ Starting January 1, 2000, Medicare coverage for prostate cancer screening; includes digital rectal exam and Prostate Specific Antigen (PSA) test once every year.

These new, valuable benefits from Medicare may be the key to long lasting good health. Talk with your doctor about your risk of developing these health problems and your need for these preventive services.

This pamphlet includes:

- ⊕ A chart that explains which preventive services are covered by Medicare, for whom they are covered, and what you pay.
- ⊕ Cards with more detailed information on some of the preventive benefits. You can tear these out and put them on your calendar or refrigerator as a reminder, or you can take them to your doctor so that you can talk about the preventive services that Medicare covers.



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Medicare

Questions and Answers

ABOUT...

...The Original Medicare Plan

...Other Medicare Health Plans

...Medicare Protections and Rights



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Your Guide to Private Fee-for-Service Plans

A New Type of Medicare Health Plan

A Guide To:

- ◆ Understanding Private Fee-for-Service Plans
- ◆ Joining and Leaving Private Fee-for-Service Plans
- ◆ Other Important Information on Private Fee-for-Service Plans