



Preventing Medicare Fraud

'Care Share

Medicare and Transportation Services

It can certainly be confusing, but you don't want to wait until you need it to understand how Medicare covers ambulance services. These can be pricey bills if you take an ambulance and find out later that Medicare denies it.

Medicare covers emergency ambulance services if:

- ☒ It is the only safe way to transport you
- ☒ You are on the way to or back from receiving Medicare-covered care
- ☒ You are transported to and from certain places, like your home or the hospital
- ☒ The transportation meets Medicare's ambulance requirements

Medicare covers non-emergency ambulance rides ordered by a doctor if:

- ☒ You are confined to your bed
- ☒ Or, if you need vital medical services during your trip that are only available in an ambulance

Medicare may also cover scheduled and regular non-emergency ambulance transportation.

To get this kind of transportation covered, your doctor must send the ambulance supplier a written order saying it is medically necessary. For example, if you need help getting to your dialysis treatment facility every week, Medicare may cover your scheduled ambulance rides. Certain states also require that you get permission from Medicare before receiving the transportation.

Medicare may cover transportation in an air ambulance.

For most people, this is only if a ground ambulance cannot get to you where you are or there is a great distance to travel or another obstacle in getting you to the nearest appropriate facility.

Part B covers 80% of the cost of ambulance services.

You usually pay a 20% coinsurance after meeting your Part B deductible for the year. For example, if your ambulance ride is \$1,000, Medicare would pay \$800 and you would owe \$200. If you have a Medicare Advantage Plan, costs will depend on your exact plan.

You can find additional support from the following resources:



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Medicaid: Medicaid may cover some types of transportation that Medicare does not.

Medicare Advantage: Some plans may cover additional types of transportation as a supplemental benefit.

State Health Insurance Assistance Program (SHIP): Contact MT SHIP at 1-800-551-3191 for help understanding your coverage.

Look out for ambulance fraud, errors, or abuse.

Here are some red flags:

- You were transported in an unapproved ambulance like a taxi or a rideshare
- Your ambulance was not staffed by two EMT's
- An ambulance company billed for more mileage than the actual distance of your trip
- An ambulance was ordered for you, even though it was not medically necessary
- You were transported from your house to a non-covered destination, like your doctor's office or a community health center

If you suspect potential Medicare fraud, errors, or abuse, contact your local MT SMP at 1-800-551-3191.

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YOU MAY HAVE RECEIVED FRAUDULENT COVID-19 AT HOME TEST KITS

Montana, like everywhere else, received many reports of COVID TEST KIT scams. Medicare beneficiaries were billed for COVID test kits they did not order, whether or not they received the tests.

Some of these test kits were billed and paid for by Medicare at \$95.00 each. One individual had been billed by 5 different fraudulent doctors and labs for test kits.

As of May 11, Medicare no longer covers home covid tests, which means this scam will end. However, for anyone who doesn't call to report if their Medicare number was involved, their number is compromised and will surely be used again in another scam. In addition, Medicare is out the money they paid for these unnecessary kits.

If you received unsolicited COVID test kits in recent months, you were billed for test kits you did not receive, or if you suspect any other Medicare fraud, contact your closest Montana SMP office at 800-551-3191 to file a report.

HELP STOP MEDICARE FRAUD