



Care Share

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Ride For Your Life: Ambulance Use and Abuse

Ambulance transportation is expensive. The costs are driven by the need for highly-skilled and trained drivers and attendants, the requirement to be available at every hour of every day, and the cost of the equipment available on board to treat and stabilize a patient in an emergency situation.

Medicare Part B covers ambulance transportation to or from the hospital or SNF when other transportation, e.g. car or taxi, could endanger a patient's health. This type of transport is typically provided in response to a 911 call when basic or advanced life support is required.

Medicare defines an ambulance as a vehicle designed and equipped to respond to medical emergencies. In non-emergency situations, it must be capable of transporting patients with acute conditions. At a minimum, the ambulance must have a stretcher, linens, emergency medical supplies, oxygen equipment and warning devices.

Medically-necessary transport will be covered only to nearest appropriate medical facility. If you choose to go to a facility further away, Medicare will only cover the ride to the nearest facility and you will be responsible for the remainder of the bill.

Medicare will also cover air ambulance service if needed. For those of us living in a large, rural state, this may be especially important since the most appropriate facility may be a long distance away, making vehicle travel an inadvisable choice in some circumstances.

What medical conditions are deemed by

Medicare to require ambulance transportation? If you are in shock, unconscious, or bleeding heavily, or need skilled medical treatment while being transported. Air transportation will be covered if your pickup location is not reasonably accessible by ground transportation, or if distance or traffic conditions may delay the care you need.

Ambulance transportation in non-emergency situations may be covered with a written order from your doctor saying that such transportation is medically necessary. This typically occurs when a patient is confined to bed and unable to sit in a chair or wheelchair.

If you call for an ambulance, but company personnel believe that Medicare may not pay for the service because your condition does not warrant an ambulance, you must be provided with an Advance Beneficiary Notice (ABN) stating that the service will not be covered by Medicare. That way, if you choose to proceed with the ambulance trip, it is with the understanding that charges for the trip will be your responsibility.

You are eligible for Medicare payment of ambulance services if you have Medicare Part B. There will be a 20% co-insurance charge along with the Part B deductible. Either or both of these amounts may be covered by your Medicare supplement. Hospital-to-hospital trips may be covered by Part A if the beneficiary is an inpatient at a hospital or skilled nursing facility (SNF).

Lack of medical necessity is a common reason for Medicare to deny ambulance claims. This may encourage an ambulance company to falsify

The Senior Medicare Patrol (SMP) helps to educate Medicare beneficiaries about ways to prevent, detect, and combat Medicare fraud. For more information about Medicare fraud, visit the Stop Medicare Fraud website at www.stopmedicarefraud.gov.

INTRODUCING...Your New Medicare Card!

Ride For Your Life (cont.)

documents, making a patient's medical condition seem more serious than it actually was. For instance, dizziness could be described in terms of stroke symptoms. Back pain could be framed as a potential spinal cord injury. Ambulance personnel generally have sufficient medical training to be able to distinguish these conditions but may be incentivized to shade the truth in order to receive Medicare payment.

An ambulance provider may also bill for more miles than actually travelled, or bill for transport in a vehicle that doesn't meet Medicare's definition of an ambulance. If done intentionally, both of these practices would likely rise to the level of fraud.

Another improper practice is billing a Medicare beneficiary directly for a trip that should be covered by Medicare. This is a way for a company to increase its revenues because Medicare will likely pay a prescribed rate that is less than the actual charges. Getting the beneficiary to pay the bill instead will help the company's bottom line.

Unless you sign an ABN, you should expect an ambulance trip to be covered by Medicare subject to coinsurance and deductibles. If Medicare denies the claim, the ambulance company, not you, should bear the financial responsibility if you did not sign an ABN.

This is another example of why it's so important to scrutinize your Medicare Summary Notices (MSN's) as soon as you receive them. Make sure that the details of the ambulance charges correspond with your own records. If they don't, you should first call the provider to ask for clarification. If you still aren't satisfied, call your local SMP or 1-800-MEDICARE. Your vigilance is the key to combating Medicare fraud, waste and abuse!



It's almost time for the start of the big event...the arrival of new Medicare cards! From April 2018 through April 2019, new cards will be delivered to Medicare beneficiaries by mail.

The new cards, as pictured above, will no longer contain your social security number. Why is this important?

Social security numbers are the Holy Grail for identity thieves. With an SSN and a birthdate, almost anything is possible for these crooks, and none of it will be good for you. The new Medicare cards will be much safer to carry because they won't display this critical piece of information. Instead, they'll have a new Medicare Number that's unique to you but won't compromise you if it falls into the wrong hands.

So what do you need to do to get ready? How do you sign up? What does it cost?

The only thing you need to do is make sure Medicare has your current mailing address. If you're getting regular correspondence such as Medicare Summary Notices, it's a safe bet that they do. If not, or if you're concerned for any reason, call 1-800-MEDICARE to see what they've got on file.

If you receive a call or email from somebody saying you need to confirm your identity or pay for the new card, hang up fast or delete the email. It's a SCAM.

So, just sit back, relax and wait for your new card. (And once you get your new card, be sure to shred your old card—don't just throw it in the trash.)

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