

Q. If my Medicare HMO refuses to pay for a service I want, do I have the right to appeal their decision?

A. Yes. One of your basic rights as a Medicare patient is the right to appeal your health plan's decision about payment or services. You have that right regardless of the type of Medicare plan you are enrolled in: original Medicare fee-for-service, Medicare HMO, or any other Medicare plan. If you have been provided a service, but Medicare will not pay for it, you can appeal. You can also file an appeal if your health plan denies a service, or terminates or refuses to pay for services you believe should be covered. You have the right to see written instructions on how to appeal. If you are in the original Medicare plan, and you have questions about what Part A, (More) (hospital insurance) will cover, you can call the private company that processes bills for Medicare. Any questions about Part A coverage, bills, hospital care or skilled nursing home care, you can call the Associated Hospital Services of Maine at 1-888- 896-4997. Any questions about Part B medical services coverage, bills, and medical services, you can call the National Heritage Insurance Company at 1-800-882-1228. If you are enrolled in a Medicare HMO, after you file an appeal your health plan first reviews its decision. Then, if your health plan does not rule completely in your favor, it must forward your file to an independent review organization hired by Medicare. Your health plan will tell you who that independent organization is. You can get a "fast decision" on your appeal if your health or ability to function could be harmed by waiting the amount of time needed for a standard decision to be made. If you think you are being discharged from a hospital too quickly, you have the right to an immediate review by the Massachusetts Peer Review Organization (1-800-252-5533). If you request a review within 24 hours of receiving your discharge notice from the hospital, you are allowed to stay in the hospital at no charge while your case is being reviewed by the PRO. The hospital cannot discharge you until the PRO makes its decision. To discuss your particular situation, call the Medicare Advocacy Project at 1-800- 323-3205. Ask for the "Elderly Medicare Unit."

Q. Besides the right to an appeal, what other basic rights does Medicare provide? (More)

A. You have the right to receive emergency care. If you believe that an illness or an injury will cause you a serious health danger without immediate attention, you have the right to emergency care -- without getting prior approval -- anywhere in the United States. You also have the right to full information about all medical treatment options. Medicare says that your doctor is supposed to tell you "everything you need to know about your health care." and if you feel that hasn't happened, you have the right to appeal. Finally, if you request it, you have the right to receive in writing information on how a health plan pays its doctors, and whether your doctor has a financial interest in any health care facility. If you want to talk to a Medicare representative directly, you can call Medicare at 1-800-Medicare, or find them on the internet at www.medicare.gov. ####