



# How to Avoid Part B Excess Charges


According to the Kaiser Family Foundation\*, the vast majority (97%) of physicians and practitioners billing Medicare are Participating Providers, which means they agree to accept Medicare's approved amount as payment in full for their services. However, that leaves 3 out of every 100 providers as Non-Participating, who can charge you more for their services. Learn how you can avoid paying those high excess charges.

\*"How Many Physicians Opted-Out of the Medicare Program?", October 22, 2020, Nancy Ochieng, Karyn Schwartz and Tricia Heuman

## Find Participating Providers Near You

It's hard to tell if your doctor, provider, or supplier agrees to accept the Medicare-approved amount as payment in full for their services. Many of their offices, lobbies, and exam rooms look identical, and you won't find a sign on the front door warning you about the possibility of having to pay higher out-of-pocket costs. Luckily, you can find Participating Providers near you using Medicare's Care Compare search tool.

[www.medicare.gov/care-compare](http://www.medicare.gov/care-compare)

This simple-to-use tool gives you instant access to find providers, hospitals, and nursing homes in your area that accept Medicare insurance. When you search, you'll see participating doctors & providers are indicated with a dollar sign symbol. 

The tool also allows you to sort the results to only show participating providers, making it easier to find the lowest priced care near you.



## Medicare Supplement (Medigap) and Medicare Advantage

Another way to avoid paying higher out-of-pocket costs is to cover them through your Medicare healthcare coverage. Two popular options, Medicare Supplement (Medigap) and Medicare Advantage, can provide relief from excess charges.

### Medicare Supplement (Medigap)

Plans F and G offer coverage for Part B Excess Charges built right into the policy. In Wisconsin, beneficiaries have the option to purchase a Part B Excess Charges rider when they sign up.

### Medicare Advantage

Whether you have a HMO or PPO plan, contracted providers are not allowed to bill you any amounts over and above their contracted rate with your carrier for covered services. The best way to avoid unexpected costs is to receive your care from an in-network doctor, provider and supplier.

Thank You For Attending  
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