

## Help for people with QMB who get bills from their Medicare providers

If you're among the 7 million Americans enrolled in the Qualified Medicare Beneficiary (QMB) Program, doctors, suppliers, and other providers aren't allowed to bill you for Medicare costs when you receive covered medical services, equipment, and supplies. Your Medicare premiums, as well as costs like deductibles, coinsurance, and copayments, are all a benefit under the QMB program.

The Centers for Medicare & Medicaid Services (CMS) has heard from older consumers and people with disabilities who reported getting wrongful bills for medical care, even though they had QMB coverage. Older consumers have also submitted complaints to the Consumer Financial Protection Bureau, reporting that debt collectors repeatedly attempted to collect these types of bills, or sent this information to credit reporting companies.

### **Medicare and partner agencies have teamed up to give you these 4 tips to deal with wrongful bills:**

**1. Tell the provider or debt collector that you are enrolled in the QMB Program** and can't be charged for Medicare deductibles, coinsurance, and copayments.

Show your Medicare and QMB (Medicaid) cards each time you get medical services or items. If the provider bills you anyway, explain that you are enrolled in QMB and can't be charged for Medicare costs. You have the right to a refund for any payments you've already made.

**2. Call 1-800-MEDICARE (1-800-633-4227)** if the medical provider won't stop billing you, or refuses to issue a refund. TTY users can call 1-877-486-2048. The Medicare customer service agent can confirm that you are enrolled in the QMB Program. Medicare can also ask the provider to stop improper billing and to refund any incorrect payments you made.

**3. Call New Hampshire ServiceLink (1-866-634-9412)** if you want ServiceLink and their State Health Insurance Assistance program (SHIP) specialists to contact the medical provider and contact Medicare so the provider stops billing you and refunds any incorrect payments you made.

**4. Call the Consumer Financial Protection Bureau (CFPB) 1-855-411-2372** if you have a problem with debt collection. TTY users can call 1-855-729-2372. This agency will help you understand your rights when dealing with a collector and forward your complaint to the company.



LOCAL HELP FOR PEOPLE WITH MEDICARE

**1-866-634-9412**

[www.servicelink.nh.gov](http://www.servicelink.nh.gov)