

Dear Patient:

Your provider may have ordered a test for you that may not be covered under the Medicare program. Here's what you need to know about Advance Beneficiary Notice (ABN) forms and your financial responsibility.

Medicare has established guidelines, called medical review policies, which determine whether or not certain tests and procedures will be paid for through the Medicare program. In some cases, the diagnosis or reason for ordering the test or procedure determines whether or not Medicare will pay for it. In other cases, coverage may be based on the frequency of performing the test or procedure.

Based on Medicare policies, we will determine the likelihood that Medicare will cover the services ordered. If Medicare policies state that the test or procedure may not be covered, you will be asked to sign an ABN.

What information will be on the ABN form?

The ABN form will have the following information:

- A statement that your test or procedure may not be covered by Medicare;
- The estimated cost for the services that were ordered;
- Information about exactly which tests or procedures may not be covered;
- A place for you to sign to either accept responsibility for paying for the service, or to decline having the service performed.

Harrington

HEALTHCARE SYSTEM

Total Local Care

Advance Beneficiary Notice (ABN)

A Patient Information Guide

Frequently Asked Questions about ABNs

What is an Advance Beneficiary Notice?

Providers are required to give an **Advance Beneficiary Notice (ABN)**, also known as a waiver of liability. This is a notice you should receive when providers offer a service or test they believe Medicare will not cover. ABNs only apply if you have a Medicare plan.

Why do you want me to sign the ABN?

Providers are required to ask patients to sign an ABN whenever it appears Medicare is likely to deny payment for the service or test the provider has ordered.

I have signed the ABN form and agreed to accept financial responsibility. Now what?

Once you sign the ABN and agree to accept financial responsibility, the services will be provided. If upon review Medicare does indeed deny payment, you will receive a bill.

Do I need to pay for all of the tests my doctor orders?

No, only those items listed on the ABN form that may be denied by Medicare.

If this test isn't "medically necessary," why did my provider order it?

Just because a service may not be covered by Medicare, it doesn't mean that your provider doesn't have a valid reason for ordering it. If you have concerns, please contact your provider's office for more information.

I really think this test should be covered by Medicare. What can I do?

Contact the provider who wrote the order. S/he may be able to offer additional information that could affect coverage. You may also contact Medicare directly.

Do I have to sign the ABN?

No. If you do not sign the ABN the service or treatment cannot be performed.

A patient has three options:

Option 1 states that you wish to receive the item(s) and service(s) listed and agree to pay for the services if Medicare denies the claim. An estimated cost will be provided to assist you with your decision. With this option, Medicare will also be billed and you will receive an official payment decision in the form of a Medicare Summary Notice (MSN). If Medicare agrees to pay, any payments you have made may be refunded to you, less any co-payments or deductibles. If Medicare does not agree to pay, you will be responsible for payment, but you may also appeal the decision following the procedure on the MSN.

Option 2 states that you wish to receive the item(s) and service(s) listed and agree to pay for the services. An estimated cost will be provided to assist you with your decision. With this option, Medicare will not be billed, you will not receive a Medical Summary Notice (MSN) and there is no appeal process.

Option 3 states that you decline the item(s) and service(s) listed and no payment is due. If you do not take financial responsibility, we cannot perform the service. Your provider will be notified so s/he does not wait for the results.

