

# Dual Eligibles & The Facts on Balance Billing

Protecting Dual Eligible Beneficiaries from Improper Charges



- **What is Balance Billing?**

- Balance billing (also known as improper billing) happens when Medicare providers charge dual eligible beneficiaries ('Medi-Medi') for services covered by Medicare and Medi-Cal. This is **illegal** under federal and California law.
- If you have both Medicare and Medi-Cal, you should **NOT** be billed for:
  - Co-pays
  - Co-insurance
  - Deductibles
- This protection also applies to Qualified Medicare Beneficiaries (QMBs Full Medi-Cal).

- **Key Facts for Dual Eligibles & QMBs**

- You should never receive a bill for Medicare cost-sharing.
- Do not pay for covered physician visits or medical services.
- Medicare Advantage or Medi-Medi Plan members should not pay when using in-network providers.

- **Exceptions - When You May Receive a Bill**

- Prescription drug (Part D) co-pays
- Monthly Medi-Cal share of cost
- Services not covered by Medicare or Medi-Cal

- **How Should Providers Bill?**

- Medicare pays 80% of the allowed rate. Medi-Cal covers the rest via a 'crossover claim.'
- For Original Medicare: Provider bills Medicare -> Medicare sends claim to Medi-Cal.
- For MA Plans: Provider bills MA Plan for primary Medicare payment -> Provider sends claim to Medi-Cal for secondary Medi-Cal payment.
- **Note:** Providers don't need to be in the Medi-Cal network but must be enrolled as an active or 'Crossover Only' Medi-Cal provider.

- **What If You Receive a Bill?**

- Don't pay it! Contact the provider and explain your dual eligibility.
- The provider must:
  - Refund any payments
  - Stop collections
  - Fix any credit issues
- If unresolved, contact:
  - Your MA Plan
  - 1-800-MEDICARE: 1-800-633-4227
  - Medicare-Medi-Cal Ombudsman: 1-855-501-3077
  - CA Dept. of Managed Health Care: 1-888-466-2219

- **Types of Dual Eligible Beneficiaries**

- Full Duals
  - Eligible for full Medicare & Medi-Cal
  - May qualify for Dual Special Needs Plans (D-SNPs)
  - Medi-Cal helps with co-pays, premiums, and long-term care
- Partial Duals
  - Receive help through Medicare Savings Programs (MSPs)
  - Do NOT receive full Medi-Cal medical benefits

- **Additional Resources**

- Additional information about balance billing protections can be found in:
  - [Department of Health Care Services, The Facts about Balance Billing.](#)
  - [Section 1902\(n\)\(3\)\(B\) of the Social Security Act, as modified by section 4714 of the Balanced Budget Act of 1997.](#)