

Dual Eligibles & The Facts on Balance Billing

Protecting Dual Eligible Beneficiaries from Improper Charges



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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, or 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.](#)