

2010 MEDICARE PART B

Part B is Medical Insurance and covers physician services, outpatient care, tests, and supplies

ON EXPENSES INCURRED FOR:	MEDICARE COVERS	YOU PAY \$155 ANNUAL DEDUCTIBLE <i>PLUS</i>
<p>MEDICAL EXPENSES Physicians' services for inpatient and outpatient medical/surgical services; physical/speech therapy, diagnostic tests</p>	<p>80% of the approved amount</p>	<p>20% of the approved amount</p>
<p>CLINICAL LABORATORY SERVICES Blood tests, urinalysis</p>	<p>Generally 100% Of approved amount</p>	<p>Nothing for services</p>
<p>HOME HEALTH SERVICES Part-time or intermittent skilled care, home health aide services, durable medical supplies, and other services</p>	<p>100% of approved amount for services; 80% of approved amount for durable medical equipment</p>	<p>Nothing for services; 20% of approved amount for durable medical equipment</p>
<p>OUTPATIENT HOSPITAL TREATMENT Hospital services for the diagnosis or treatment of an illness or injury</p>	<p>Medicare payment to hospital, based on outpatient procedure payment rates</p>	<p>Coinsurance based on outpatient payment rates</p>
<p>BLOOD</p>	<p>After first 3 pints of blood, 80% of approved amount</p>	<p>First 3 pints plus 20% of approved amount for additional pints</p>

On all Medicare-covered expenses, a doctor or other healthcare provider may agree to accept Medicare assignment.' This means the patient will not be required to pay any expense in excess of Medicare's 'approved' charge. The patient pays only 20% of the 'approved' charge not paid by Medicare.

Physicians who do not accept the assignment of a Medicare claim are limited as to the amount they can charge for covered services. In 2010, the most a physician can charge for services covered by Medicare is 115% of the approved amount for nonparticipating physicians. Note: In New York, the most a physician can charge for services covered by Medicare is 105% of the approved amount for nonparticipating physicians. For routine office visits covered by Medicare, a nonparticipating physician can charge up to 115% of the fee scheduled amount.