

## Medicare Minute Script – December 2019 Complaints, Grievances, and Beneficiary Resources

### **Point 1: Know how to file a grievance or complaint about your Medicare Advantage or Part D plan.**

A **grievance** is a formal complaint that you file with your Medicare Advantage or Part D prescription drug plan. A grievance is different from an appeal. An appeal is a request for your plan to cover a service or item that it has denied. You may wish to file a grievance if your plan provides poor customer service, takes too long to decide on an appeal, or fails to deliver a promised refund. To file a grievance, send a letter to your plan's Grievance and Appeals department within 60 days of the event that led to the grievance. You can also file a grievance with your plan over the phone, but it is recommended to send complaints in writing. Visit your plan's website or call the plan for the address. Your plan must investigate your grievance and get back to you within 30 days, or within 24 hours for urgent requests. You can check the status of your grievance by calling your plan or 1-800-MEDICARE.

You can file a **complaint** with 1-800-MEDICARE if you have an issue with your plan that has not been resolved through the grievance process or if you want to alert Medicare about other issues with your plan. You can also call Medicare to make a formal complaint to escalate an issue and bring it to Medicare's attention. For example, complain to 1-800-Medicare if a plan is not responding to appeals by Medicare's specified deadlines.

### **Point 2: Know how to file a complaint about the quality of care you receive.**

If you have a concern about the quality of care you receive from a Medicare provider, your concern can be handled by your Beneficiary and Family Centered Care-Quality Improvement Organization (BFCC-QIO, or QIO for short). The QIOs are made up of practicing doctors and other health care experts. Their role is to monitor and improve the care given to Medicare enrollees. QIOs review complaints about the quality of care provided by physicians, inpatient hospitals, hospital outpatient departments, hospital emergency rooms, skilled nursing facilities, home health agencies, and ambulatory surgery centers. For example, you might wish to file a quality of care complaint about medication mistakes, receiving the wrong care or treatment, or experiencing barriers to accessing care. Two QIOs serve the entire country: Livanta and KEPRO. Call 1-800-MEDICARE, your SHIP, or your SMP program to find your QIO. You can file a complaint with your QIO over the phone or in writing.

### **Point 3: Know what to do if you suspect a provider is committing Medicare fraud or abuse.**

Medicare fraud occurs when someone **knowingly** deceives Medicare to receive payment when they should not or to receive a higher payment than they should receive. Medicare abuse involves billing Medicare for services that are not covered or are not correctly coded when the provider has **unknowingly or unintentionally** misrepresented the facts to obtain payment.

You can watch out for fraud and abuse by keeping a calendar of your medical appointments and comparing it with your Medicare statements and the bills you receive from your providers. If something does not seem right—for example, if you see in your MSN that your provider billed Medicare for an office visit on a day when you did not see them – you should first contact your provider. First, call your doctor or their billing office and

SHIP National Technical Assistance Center: 877-839-2675 | [www.shiptacenter.org](http://www.shiptacenter.org) | [info@shiptacenter.org](mailto:info@shiptacenter.org)

SMP National Resource Center: 877-808-2468 | [www.smpresource.org](http://www.smpresource.org) | [info@smpresource.org](mailto:info@smpresource.org)

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let them know about the problem in case it was a billing error. If they do not fix the error or if you continue to suspect fraud or abuse, you can call your Senior Medicare Patrol (SMP).

**Take action:**

1. Call 1-800-MEDICARE to learn the status of your plan grievance, file a complaint, or locate your BFCC-QIO.
2. Call your Medicare Advantage or Part D plan to learn how and where to submit plan grievances.
3. Contact your SMP if you suspect that a provider is committing Medicare fraud or abuse or your SHIP if you want individualized counseling and assistance regarding grievances and appeals.

Local SHIP Contact Information	Local SMP Contact Information
<p><b>SHIP toll-free:</b></p> <p><b>SHIP email:</b></p> <p><b>SHIP website:</b></p> <p><b>To find a SHIP in another state:</b> Call 877-839-2675 or visit <a href="http://www.shiptacenter.org">www.shiptacenter.org</a>.</p>	<p><b>SMP toll-free:</b></p> <p><b>SMP email:</b></p> <p><b>SMP website:</b></p> <p><b>To find an SMP in another state:</b> Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a>.</p>
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