

As outlined in the 2017 CMS Call Letter, Davis Vision as a Qualified Medicare Beneficiaries (QMB) program is required to ensure providers understand the billing rules applicable to dual eligible beneficiaries as required under 42 C.F.R. §422.504(g)(1)(iii).

Federal Law prohibits Medicare providers from collecting Medicare Part A and Medicare Part B deductibles, coinsurance, or copayments from those enrolled in the Qualified Medicare Beneficiaries (QMB) program, a dual eligible program which exempts individuals from Medicare cost sharing liability. Balance billing prohibitions may also apply to other dual eligible beneficiaries in MA plans if the State Medicaid Program holds these individuals harmless for Part A and B cost sharing.

In addition, providers may not discriminate against enrollees based on their payment status and enrollment in a Qualified Medicare Beneficiaries (QMB) program. Specifically, providers may not refuse to serve enrollees because they receive assistance with Medicare cost-sharing from a State Medicaid program.

Who are Dual Eligible Beneficiaries?

"Dual eligible beneficiaries" is the general term that describes individuals who are enrolled in both Medicare and Medicaid. The term includes individuals who are enrolled in Medicare Part A and/or Part B and receive full Medicaid benefits and/or assistance with Medicare premiums or cost sharing through a "Medicare Savings Program" (MSP).

Medicare-covered services also covered by Medicaid are paid first by Medicare because Medicaid is generally the payer of last resort. Medicaid may cover the cost of care that Medicare may not cover or may partially cover (such as nursing home care, personal care, and home- and community-based services). The options for dual eligible individuals to receive their Medicare and Medicaid benefits vary by State. In some States, dual eligible individuals receive Medicaid through Medicaid managed care plans, and in other States, Medicaid coverage may be Fee-For-Service. In some States, certain dual eligible individuals can join plans that include all Medicare and Medicaid benefits.

Please access the Medicare Learning Network for additional information on Dual Eligible Beneficiaries.

https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/downloads/medicare beneficiaries dual eligibles at a glance.pdf