

The following appeared in the NYPD NE 10-13 Club May 2014 Newsletter  
**MEDICARE/GHI**

At the RSA Florida General Membership meeting a number of our members mentioned that they were experiencing finding GHI participating doctors. In discussing the issue with them, we learned that these members are Medicare eligible retirees. We have discussed this issue in the past on these pages. Many have either forgotten or perhaps you read the CHEVON for the obituaries!! At any rate, it would seem that it is time for us to review this matter of Medicare /GHI.

Medicare beneficiaries need not be concerned with the doctor being GHI participating doctor. Generally, upon visiting a doctor you are asked by one of his gatekeepers to present your insurance cards. At that point the patient is usually told "we do not participate in GHI" your response should be; "What has that to do with me"? Then proceed to explain FEDERAL LAW to them. If you are on traditional Medicare the following applies.

- Medicare determines the schedule of payment to the doctor then pays 80% of the scheduled fee.
- Medicare then informs the supplemental secondary insurer, (in our case GHI) what the remaining 20% is.
- The supplemental insurer, in compliance with **FEDERAL LAW**, pays the amount determined by Medicare.

That supplemental/secondary insurer can be GHI or "JOE GILTS" insurance company so long as the insurance company is acceptable to Medicare it make; no difference who the insurer is.

**THEREFORE, MEDICARE BENEFICIARIES NEED NOT SEARCH FOR GHI PARTICIPATING DOCTORS ANYWHERE.**

There is another issue Medicare recipients need to be aware of. If you check your GHI card you will see a **list of co-pays**. **THEY DO NOT APPLY TO MEDICARE BENEFICIARIES**. There is a sentence just below the list of co-pay which reads: "The **above co-pay do not apply** to Medicare Beneficiaries ". Very often an overzealous or just plain gatekeeper will demand the co-pay. Tell them to read the card and do not pay any co-pays.

A third issue Medicare beneficiaries should be aware of our annual deductible. The Medicare deductible in 2014 is \$147.00 per person. In addition we have a \$50.00 deductible on our Supplemental ((GHI). Often, particularly early in the year, a gatekeeper will ask if you have met your deductible. It is a violation of federal law to ask that question. Tell them that. Early in the year a gatekeeper may try to collect the deductible up front. Refuse to pay it, as it is against federal law for them to even ask. This is how it works, the doctor submits his statement Medicare. Medicare determines the fee schedule and what part is applied to your deductible. The same goes for your supplemental secondary carrier (GHI). The Explanation of Benefits (EOB) you subsequently receive from both will inform you of the payments you're responsible for. You should then reconcile your EOBs with your doctor's statements. Do not pay any doctor bill until you have seen your EOBs from Medicare and GHI.