

How to Read Your Medicare Statements

Medicare statements show what healthcare services, appointments, medical equipment, or prescriptions were billed to Medicare or an insurance plan and what was paid. The type of statement someone receives depends on the type of Medicare coverage they have, such as Original Medicare, a Medicare Advantage plan, or a Medicare prescription drug plan.

What Is an MSN or EOB?

Medicare Summary Notice (MSN): A summary of services and supplies billed to Medicare. They are mailed at least twice a year if there is a Medicare claim filed during that time period.

Explanation of Benefits (EOB): A statement from a Medicare Advantage or supplemental insurance plan showing what was billed and paid.

These are not bills.

What to Look For

- Services or appointments not received
 - Duplicate charges
 - Incorrect provider information
 - Medical equipment not ordered or received
 - Charges that don't look familiar
 - Billing dates that seem incorrect
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Questions to Ask

- Did I receive this service?
- Do I recognize this provider?
- Was this appointment date correct?
- Was this medical equipment ordered by my doctor?

If Something Doesn't Look Right


- 1. Call your healthcare provider:** Call the provider first to question the charge. If it was a mistake, ask them to correct it.
- 2. Call the company that issued the bill:** If the provider can't answer your question, contact the company that issued the bill. Their contact information can be found on MSN or EOB.
- 3. Contact the Senior Medicare Patrol:** If you're still not satisfied with any of the responses you've received, contact your local Senior Medicare Patrol (SMP). The SMP helps people understand the difference between suspected fraud, errors or abuse, and addressing suspected errors. 877-808-2468

Questions About Your Medicare Statements?

MiGen's MI Options counselors provide free, unbiased, and affirming Medicare counseling and can help people better understand Medicare statements, billing concerns, coverage questions, and available support options.


Senior Medicare Patrol

Support for Medicare fraud concerns

 844-677-6427

MiGen

MI Options Medicare Counseling

 (313) 241-8994



Authenticity is Ageless.

