

10 things you need to know about

Medicare Advantage private fee-for-service plans

1. If you have a Medicare provider number, you may, **but do not have to**, treat any private fee-for-service (PFFS) patient.
2. There are no contracts to be signed with PFFS, but if you knowingly treat a PFFS patient and have access to the PFFS plan's terms and conditions, you are considered **"deemed."**
3. You are deemed **separately for each patient encounter**, and once deemed, Medicare does not require you to treat that patient again or any other PFFS patient in the future; however, you must remain compliant with legal and ethical patient abandonment issues.
4. As a deemed physician, you will be paid for that single patient encounter according to the **PFFS plan's terms and conditions**.
5. PFFS plans' terms and conditions are most easily found on their Web sites. Visit **www.ama-assn.org/go/ma** for a link to download most of these Web site names.
6. You must **bill the health plan**, not Medicare, for PFFS patient care.
7. There is **no Medigap** coverage in conjunction with PFFS plans.
8. Patient **copays/coinsurance** may vary both from traditional Medicare and by PFFS plan.
9. If you are a **Medicare participating physician**, you are entitled to collect the same total fees, from the PFFS plan and the patient, as you would under traditional Medicare at least through calendar year 2007.
10. If you are a **Medicare nonparticipating physician**, the PFFS plan's terms and conditions will determine that you are entitled to collect from the PFFS plan and the patient either:
 - The same total reimbursement you receive under traditional Medicare (the Medicare limiting charge including balance billing) or
 - The same total reimbursement that participating providers receive under traditional Medicare (100 percent of the Medicare fee schedule) with no balance billing allowed.

If you know of a PFFS plan that is not in compliance with the points on this list, please contact the American Medical Association Private Sector Advocacy unit at (312) 464-4367.

