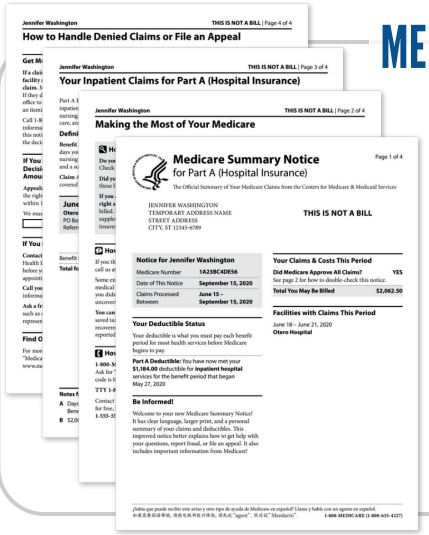
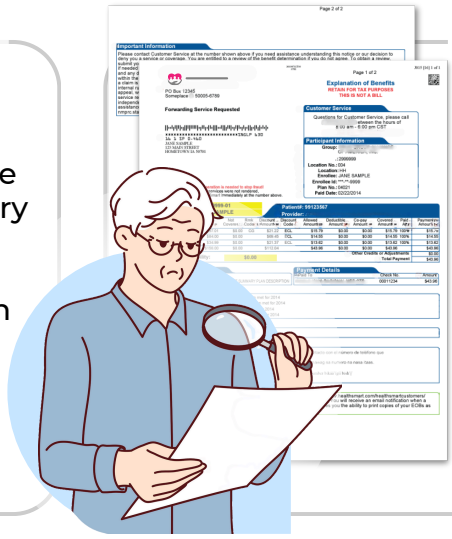
READ YOUR MEDICARE STATEMENTS

It is very important to understand and read your Medicare statements:



MEDICARE SUMMARY NOTICES (MSNS)

You should receive Medicare Summary Notices (MSNs) if you have Original Medicare (You can also review your MSNs on your account online at Medicare.gov.



EXPLANATION OF BENEFITS (EOBS)

You should receive Explanation of Benefits (EOBs) if you have a Medicare Advantage Plan or Part D plan.

Your Medicare statements explain what services and items were billed, the Medicare-approved amount for each line item, and the amount that you may owe. Remember that MSNs and EOBs are not bills. If you need help reviewing your Medicare statements, you can contact your local **SHIP** or **SMP**.

READING YOUR MSNS AND EOBS IS AN IMPORTANT STRATEGY FOR DETECTING POTENTIAL MEDICARE FRAUD, ERRORS, OR ABUSE.

Keep the following tips in mind:

- Review yours or your loved one's Medicare statements as soon as they arrive.
- Keep notes of your medical appointments and compare these to your statements to ensure that your MSN or EOB is accurate.
- Confirm that everything listed on the statement is accurate—in other words, that you actually received all listed services or items.
- Contact your health care provider or plan if you have any questions or notice any mistakes on your MSNs or EOBs.
- Contact **SMP** for a **My Health Care Tracker** (helps you keep track of your appointments) or to receive assistance on how to read your Medicare statements.

If you find any mistakes on your statements and your provider will not fix them, you can contact your **SMP**. SMPs help Medicare beneficiaries, their families, and caregivers prevent, detect, and report potential Medicare fraud, errors, and abuse.

SMP Senior Medicare Patrol

If you receive any notices or Medicare statement charges that seem suspicious, contact SMP.

smpresource.org | 877.808.2468

SHIP State Health Insurance Assistance Program

SHIP can help if you have questions your Medicare or about any notices you receive.

shiphelp.org | 877.839.2675

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