

2014 Medicare Benefits Chart

Medicare Part B: Medical Insurance



Questions? Call (855) 321-3210
 8 am - 6 pm EST, Mon-Fri
www.MedigapProviders.com

Service	Benefit	Medicare Pays	You Pay*
Medical Expenses	Physicians services, inpatient and outpatient medical services and supplies, physical and speech therapy, diagnostic tests, and durable medical equipment	80% of approved amount (after \$147 deductible); 100% for clinical laboratory services; (certain limits may apply for physical, speech and occupational therapy)	\$147 deductible plus 20% of the balance of the Medicare approved amount
Home HealthCare (Including skilled nursing care, home health aide services, etc.)	Unlimited as long as you meet Medicare requirements	100% of approved amount for services; 80% of approved amount for durable medical equipment	Nothing for services; 20% of approved amount for durable medical equipment
Outpatient Hospital Treatment	Unlimited treatment as medically necessary	100% after coinsurance or copay amount	A coinsurance or copay amount, which may vary according to the service
Blood	Unlimited during a benefit period if medically necessary	80% of approved amount (after first 3 pints and \$147 deductible)	\$147 deductible plus 20% of the balance of the Medicare approved amount
Preventive Services	Healthcare to prevent illness or detect illness at an early stage, when treatment is likely to work best including the "Welcome to Medicare" preventive visit and yearly "Wellness" visit. Preventive services include Pap tests, flu shots, and screening mammograms. For a complete list of preventive services, visit www.medicare.gov	100% of coinsurance or copay amount	Nothing for covered services. However, if your doctor or other healthcare provider performs additional tests or services during the same visit that are not covered under the same preventive benefits, you may have to pay coinsurance (20%) and the \$147 deductible may apply.

*Once you pay the \$147 of expense for covered services in 2013, the Part B deductible does not apply to any further covered services you receive the rest of the year. Also, if your physician does not accept Medicare assignment, he/she may not bill you for more than 15% over Medicare's approved amount.