



NETWORK *Notification*

Notice Date: May 21, 2021
To: All MA/D-SNP Providers
From: CareSource
Subject: Balance Billing Reminder

Summary

CareSource wants to work together with you to educate Medicare Advantage and Dual Special Needs Plan (MA/D-SNP) members about their payment responsibilities and protect them from unexpected bills. Please review the following frequently asked questions about balance billing for guidance on when it is and is not appropriate to bill a CareSource member.

What is balance billing?

Balance billing is a practice where health care providers bill their patients beyond their payment responsibilities for copayments or coinsurance. Typically, balance billing occurs as an attempt to collect the difference between what was charged to a payer and what was reimbursed by the payer for a service.

Is balance billing permitted for my MA patients?

No – balance billing is illegal, according to state and federal law, and your provider agreement with CareSource also prohibits balance billing practices. As a participating provider with CareSource, you agree to accept our reimbursement as payment in full for any services provided to your CareSource MA patients. Providers are not permitted to initiate any collection services against a CareSource member for nonpayment of a claim for covered services. CareSource MA members are responsible for any applicable copayments or coinsurance. CareSource works to ensure our members are informed health consumers and understand their payment responsibilities.

Is balance billing permitted for my D-SNP patients?

No – balance billing is illegal, according to state and federal law, and your provider agreement with CareSource also prohibits balance billing practices. D-SNP members are eligible for both Medicaid and Medicare benefits. CareSource manages the Medicare Advantage benefits and reimburses providers according to your provider contract. However, as a Medicaid provider, you must bill the respective Medicaid program as a secondary payer for any payment not collected from CareSource. Providers are not permitted to initiate any collection services against a CareSource D-SNP member if Medicaid does not pay a claim in full for covered services.

When is it appropriate to bill CareSource members for services?

As a CareSource provider, you are permitted to bill CareSource members for services when all the following conditions are met:

1. The service is not covered by CareSource.
2. The member was notified in advance that the service was not covered.

3. The member provided agreement in writing accepting payment responsibility for the not covered services.

What are the penalties for improper billing of members?

Providers who engage in balance billing practices are in violation of federal and state guidance and may be subject to penalties.

Who can I contact with questions about balance billing?

If you have questions, please reach out to CareSource's Provider Services team at **1-844-679-7865 (MA) or 1-833-230-2176 (D-SNP)**. Our hours of operation are Monday through Friday, 8 a.m. to 6 p.m. Eastern time.

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