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Medicare Charges

This information letter is intended to help our patients, who are new to Medicare, better understand how our Medicare charges are determined.

Most importantly, be aware that under federal law, Medicare dictates what our charges for patient care services will be.

Some doctors choose to be “Participating” Medicare physicians. Those who do, agree to accept Medicare’s participating physician maximum charge as payment in full, and in return receive payment directly from Medicare.

The other option available to doctors....and the one we use....is to be “Non-participating” Medicare physicians. In this case, our maximum charges (called “limiting charges” in Medicare jargon), are slightly more than the equivalent charge allowed by a participating doctor. In this scenario, the patient pays us directly and subsequently receives reimbursement from Medicare directly (in whatever amount Medicare decides is applicable).

Please be aware that Medicare’s participating and limiting charges are considerably lower than our normal fee schedule (as paid by other insurers).

When we consider our “overhead” (cost of paying our staff, rent, utilities, insurance, etc), it turns out that we docs essentially receive almost no personal “take-home” income from our work with Medicare patients.