

## RIGHTS AND PROTECTIONS WITH MEDICARE

There are many agencies in place to help people navigate Medicare benefits, and Medicare complaints, and ensure the quality of care as well as health and safety standards. The State Health Insurance Assistance Program (SHIP) provides free one-on-one assistance to help eligible individuals understand their Medicare coverage, evaluate benefits, explore plan options, offer guidance on Medicare rights, and help find financial support for prescription medications. Medicare Beneficiary Ombudsmen (MBO) work alongside SHIP to help with Medicare-related complaints, grievances, or appeals. Additionally, Beneficiary and Family-Centered Care Quality Improvement Organizations and State Survey Agencies oversee healthcare facilities, by handling quality of care complaints, and ensuring health and safety standards are met.

▶ The **State Health Insurance Assistance Program (SHIP)** offers free one-on-one help for people who are eligible for Medicare, along with their families and caregivers. SHIP counselors are experts who can help you understand your Medicare coverage.

SHIP counselors can do many things to assist you. They can help you figure out if you qualify for Medicare, help you evaluate your benefits, and explore different plan options during Medicare Open Enrollment periods. They can also help you find programs that provide financial support for prescription medications and other expenses. The counselors can give you guidance on Medicare coverage and

how it works with other benefits you may have. They will also make sure you know your rights as a Medicare beneficiary. [You can find the SHIP office nearest you by visiting www.shiphelp.org.](http://www.shiphelp.org)

▶ **Medicare Beneficiary Ombudsmen (MBO)** work with organizations like SHIP to help people with their Medicare-related concerns. The Ombudsman can help you if you have complaints or grievances with Medicare. They can help with appeals if Medicare has denied payment, and they can handle requests for information. If you have issues while joining or leaving a Medicare Advantage plan, you can reach out to

them too. Ombudsmen are vital to the Medicare system because they share information on trends and patterns (not personal information) with the Secretary of Health and Human Services, Congress, and other advocacy organizations to improve the quality of the care you receive through Medicare. The Ombudsman is there to help make sure your question or complaint gets resolved. If you can't resolve your concern with your plan, you can call Medicare and ask a representative to submit your complaint or question to the MBO.

When you contact the Medicare Ombudsman, you will likely talk with a representative who will listen to your concerns and provide you with information and support. It's a good idea to be prepared with any relevant information about your situation like medical bills or correspondence from your healthcare providers before your call. The representative may ask you questions to better understand your issue or complaint. Once the information is gathered, your case is assigned to a Medicare Ombudsman who will review your case and contact you to make a plan for resolving your issue or complaint.

▶ **Beneficiary and Family-Centered Care Quality Improvement Organizations (BFCC-QIO)** handle complaints about the quality of care for people with Medicare. They also review appeals if you or your healthcare provider believe that your Medicare coverage is ending too soon while you are in the hospital or another healthcare setting. You can file a complaint if you are unhappy with a doctor, hospital, or other healthcare provider, or if you have concerns about the quality of care, durable medical equipment, or your Medicare plan. [To find the contact information for your local BFCC-QIO, you can visit: www.medicare.gov/contacts.](http://www.medicare.gov/contacts)

▶ **State Survey Agencies** oversee healthcare facilities that participate in Medicare and/or Medicaid. They inspect healthcare facilities and investigate complaints to ensure that they meet health and safety standards. If you have concerns about things like abuse, neglect, mistreatment, poor care, not enough staff, unsafe or unsanitary conditions, or dietary problems in a healthcare facility, you can contact the State Survey Agency. [To find the contact information for your State Survey Agency, you can visit this website: www.medicare.gov/contacts.](http://www.medicare.gov/contacts)

**File a Complaint**  
If you would like to submit feedback about your Medicare health or prescription drug plan, you can visit **Medicare.gov** and select "File a complaint" under "Claims and Appeals."