



Patient FAQs: **Medicare Patient Empowerment Act**

What would the “Medicare Patient Empowerment Act” achieve?

Currently, seniors who want to see a doctor who will not accept their Medicare insurance must pay for their care entirely out of their own pocket. The “Medicare Patient Empowerment Act” would allow seniors to use their current Medicare coverage to see a doctor who is not accepting Medicare. It would strengthen patient choice and access to physicians.

Why is this legislation needed?

Growing bureaucratic burdens, historically low payment rates that have not kept pace with the rising costs of providing care and full patient schedules combine to make it increasingly difficult for doctors to continue seeing Medicare patients. While most doctors will continue to see long-time patients after they become eligible for Medicare, a growing number of them have already been forced to stop seeing new Medicare patients. As members of the baby boom generation enter Medicare and the nation’s doctor shortage gets worse, we can expect more and more seniors will find it difficult to see a new doctor. This legislation would ensure that seniors can see any doctor they choose, even if that doctor can not accept their Medicare.

How would it work?

Patients and their physicians would each sign a contract that spells out the patient’s rights and the payment rates for the care they will receive. The patient would be responsible for paying the amount specified in their personal contract—either up front or in installments—and for filing a claim with Medicare and any supplemental insurance plan.

How much would Medicare pay for care provided by a non-Medicare doctor?

Medicare would pay the same amount it typically covers today. The patient and doctor can agree

in their contract on who will actually receive the payment directly from Medicare. The patient will pay any difference between what Medicare pays and the amount agreed to in the contract.

Would I have to enter into these contracts with all my doctors?

No. This is not a new or separate Medicare plan. This personal contract only involves you and the individual doctor with whom you have this contract.

How would the “Medicare Patient Empowerment Act” benefit me?

The legislation would ensure that you can see any doctor you choose and still use the Medicare benefits for which you have paid, without having to change your Medicare plan. Under current law, if you see a doctor who is not accepting Medicare you must pay the full amount out of your own pocket.

Are any special patient protections provided in the legislation?

Yes. No doctor can ask you to enter into an agreement when you are facing an emergency medical condition or an urgent health care situation. Protections are also provided for very low-income patients who are eligible for both Medicare and Medicaid. And, you must be told the cost of the care before it is provided.

What can I do to help?

Contact your senators and your representative and urge them to cosponsor the “Medicare Patient Empowerment Act” (H.R. 1650). You can learn more, send a message to Congress and sign our online petition at MyMedicare-MyChoice.org. Protect your right to see the physician of your choice!