# Medicare Beneficiary Ombudsman: Where to Turn When You Need Help

Having a problem with Medicare can be frustrating, especially when you're helping an aging parent.

You may receive a bill you don't understand, have a problem with coverage, disagree with a decision, or simply not know who to call.

One resource many Medicare beneficiaries and caregivers don't know about is the Medicare Beneficiary Ombudsman.

The Ombudsman helps Medicare beneficiaries with questions, complaints, grievances and requests for information. The office also helps beneficiaries understand their Medicare rights and protections.

What Does the Medicare Ombudsman Do?

The Medicare Beneficiary Ombudsman can help with Medicare-related concerns and make sure beneficiaries know where to go for help.

However, the Ombudsman isn't necessarily the first place to call. Where you start depends on the type of Medicare coverage your parent has and the problem you're experiencing.

If Your Parent Has Medicare Advantage or Part D

Start by contacting the Medicare Advantage or prescription drug plan using the phone number on the back of the insurance card.

If your concern isn't resolved, you can contact 1-800-MEDICARE (1-800-633-4227) for additional help.

If Your Parent Has Original Medicare

For questions or problems with Original Medicare, start with:

1-800-MEDICARE
1-800-633-4227
TTY: 1-877-486-2048

If your concern isn't resolved, you can ask the Medicare representative about having the issue submitted to the Medicare Beneficiary Ombudsman.

What If You Disagree With a Medicare Decision?

A complaint and an appeal are not necessarily the same thing.

If Medicare or a Medicare plan refuses to cover or pay for a service, item or medication, your parent may have the right to appeal.

Pay attention to the notice you receive. Medicare appeals can have specific deadlines and instructions for how to proceed.

Medicare Appeals — Official Medicare.gov Information

# Another Resource: SHIP

The State Health Insurance Assistance Program (SHIP) provides free, personalized counseling to people with Medicare and their families.

SHIP counselors can help with questions about:

- Medicare benefits and costs
- Medicare Advantage
- Prescription drug coverage
- Medigap
- Appeals and complaints

You can find your local SHIP program here:

Official SHIP Resource Locator

If the Problem Is About Quality of Care

If your concern involves the quality or safety of care, another resource may be more appropriate.

Medicare's Beneficiary and Family Centered Care Quality Improvement Organizations (BFCC-QIOs) handle certain quality-of-care concerns, appeals and complaints.

Medicare — Get Help With Your Rights & Protections

Keep a Record

If you're helping your parent resolve a Medicare issue, keep a simple record of:

- Dates and times of phone calls
- Names of people you speak with
- Reference or confirmation numbers
- What you were told
- Bills and notices
- Copies of letters or documents you send

Good records can make a complicated problem much easier to follow up on.

# Save These Resources

You may not need them today, but knowing where to start can make a stressful situation a little easier.

Medicare Beneficiary Ombudsman — CMS

Medicare.gov — Official Medicare Website

Medicare — Rights & Protections

A Note From Theresa

I share resources like this because I know how overwhelming it can be when you're suddenly helping a parent navigate systems you never expected to understand.

Sometimes you don't need someone to tell you what to do.

You just need to know where to find the right information.

Disclaimer

The information on Parent Care Workshop is for general educational and informational purposes only. It is not medical, legal, financial, insurance or Medicare advice and does not replace guidance from a qualified professional or official Medicare representative.

Medicare rules, coverage, costs and deadlines can change. Always verify current information directly with Medicare.gov, CMS, your Medicare plan or another appropriate official resource before making decisions about your parent's healthcare or coverage.

Parent Care Workshop is not affiliated with, endorsed by or sponsored by Medicare, CMS or any government agency mentioned in this article.