
3. **You may refuse to sign the ABN and go ahead with the testing.** A witness will sign the ABN to indicate that you have been advised of the ABN, refused to sign it, but still want the test performed. Under Medicare guidelines, you may be held liable because you were notified of the likelihood of a Medicare denial.

Will I be billed automatically?

You will get a bill only if Medicare denies the claim. You may appeal the denial with Medicare if you think it is wrong.

How much must I pay for the test?

The estimated cost for the or test(s) will be available to you when you are presented with the ABN.

Will supplemental insurance pay for the test if Medicare does not?

Maybe. If you have a supplemental insurance policy you should contact the insurance company and ask whether the policy covers diagnostic tests not covered by Medicare. If so, you should ask how to submit claims for payment under the policy.

Must I sign an ABN every time a new test is done?

No. It all depends on the test and the reason for ordering it on that visit. You will be asked to sign an ABN only when there is good reason to think that Medicare may deny payment for the test ordered.

How do I contact Medicare?

You can call them toll free at 1-866-804-0686.

What is Medicare Advance Beneficiary Notice?



**MidMichigan
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www.midmichigan.org

**MidMichigan
Health**

Your doctor wants to diagnose a condition you may have or evaluate how well your treatment is working. To do that the doctor needs to have certain diagnostic tests performed. The doctor will tell you what those tests are and why they are necessary.

Before your outpatient tests are performed, you may be asked to sign an Advanced Beneficiary Notice or “ABN”. This brochure will answer some of the questions you may have about ABN and why you are being asked to sign it.

What is an Advanced Beneficiary Notice or “ABN?”

An ABN is a form that lets you know that you may have to pay for a test your doctor has ordered if Medicare refuses to pay for it. The ABN helps you to make an informed decision about whether to obtain the service and pay for it or choose not to receive it. (If you decide not to receive a test your doctor ordered for you, you should notify your doctor that you did not get the ordered test.)

When will Medicare not pay for a test?

Medicare pays only for tests that it considers medically necessary. If the diagnosis given by your doctor is not one of the diagnoses Medicare will accept for that test, the test will not be considered medically necessary and Medicare will not pay for the test.

If Medicare says the test is not medically necessary, then why perform it?

Your doctor has made a medical judgment that you need the test. When your doctor says a test is medically necessary they consider your personal history, the medications you are taking and generally accepted medical practices.

Is an Advanced Beneficiary Notice something new?

The ABN is not new — it has been around for ten years. There have been recent changes in how Medicare pays for diagnostic tests and these changes make it more likely that Medicare may not pay for a diagnostic test.

If the ABN is not new, why haven't I had to sign one before?

Some possibilities why you did not have to sign the ABN on a previous visit are:

1. Your doctor ordered different tests on previous visits.
2. This is the same test your doctor ordered before, but your diagnosis has changed.
3. This is the same test for the same diagnosis, but Medicare rules have changed. Medicare may no longer pay for the test under the diagnosis provided.

Why do you want me to sign the ABN?

We ask patients to sign an ABN whenever Medicare appears likely to deny payment for a specific service. Medicare requires that we provide patients with a written notification whenever it is likely that you will be responsible for the bill.

Must I sign the ABN?

No, you have three choices.

1. **You may sign the ABN and have the test performed.** If Medicare denies payment you will be responsible for payment.
 2. **You may refuse to sign the ABN and choose not to have the test performed.** However, by not having the test performed you will be going against the medical advice of your doctor. If you choose not to have the test performed you need to notify the doctor ordering the test that you did not have it done.
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