



Possible Reimbursement for Participating, Non-Participating, and Opt-Out Providers

If the Medicare fee schedule dictates the reimbursement for a certain procedure is \$100, here is how reimbursement would look in each of these scenarios.

Before Medicare begins to pay, the patient must meet a yearly deductible.

If you are a participating provider, the fee schedule would be set at \$100. Once the deductible is met, Medicare would pay 80% or \$80 to you, the provider, and your patient would be responsible for paying you \$20% or \$20.00. If the deductible has not been met, then the patient would pay \$100 but you would still be required to file a claim with the MAC.

If you are a non-participating provider, the amount paid by Medicare would be reduced to 95% of the participating provider rate, or \$95 on a \$100 charge. In this scenario, you can chose to accept assignment or not accept assignment.

If you accept assignment on a case-by-case basis and bill Medicare, Medicare will reimburse you at \$76.00, which is 80% of \$95.00, but the patient would only have to pay the co-pay of \$19.00, which is 20% of \$95.00.

If you do not accept assignment, Medicare will reimburse the patient at \$76.00, which is 80% of \$95. However, you can bill the patient up to 115% of the approved amount for non-participating providers. If the approved amount was \$95, \$109.25 would be the most you could bill, with the patient paying that entire amount, of which \$33.25 would not have been reimbursed to the patient by Medicare. Using this methodology, you would make a little over 9% of what is specified in the Medicare fee schedule. Please note that balance billing is limited to 105% of the approved amount for non-participating providers in the State of New York.

[If you opt-out of Medicare](#) you can charge your standard fee for services; however, it will require a private contract and attestation that the patient understands Medicare will not reimburse them for care from opt-out providers.

	Participating Provider	Non-Participating Provider (accepts assignment)	Non-Participating Provider (does not accept assignment)	Opted-out provider
Fee Schedule	\$100	\$95	\$95	None
Medicare Claim Pays Dentist	\$80	\$76	\$0 (Medicare reimburses patient)	\$0
Patient Billed	\$20	\$19	\$109.25	No limit
Total	\$100	\$95	\$109.25 (up to 115% of the non-participating fee schedule, except in the state of NY)	No limit

Source: Kaiser Family Foundation



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