

# Know your rights as a Qualified Medicare Beneficiary

There are 7.5 million Americans enrolled in the QMB program. Many told us they received wrongful bills.

If you're among the 7.5 million people in the Qualified Medicare Beneficiary (QMB) Program, doctors, suppliers, and other providers should not bill you for services and items covered by Medicare, including deductibles, coinsurance, and copayments. If a provider asks you to pay, that's against the law.

The Centers for Medicare & Medicaid Services (CMS) has heard from people with Medicare who report being billed for covered services, even though they're in the QMB program. Older consumers have also submitted complaints to the CFPB, reporting that debt collectors tried to collect these types of bills, or sent this information to credit reporting companies.

## We've teamed up with CMS to help you deal with wrongful bills.

If you're in the QMB Program and get a bill for charges Medicare covers:

1. **Tell your provider or the debt collector that you're in the QMB Program** and can't be charged for Medicare deductibles, coinsurance, and copayments.
2. **If the medical provider won't stop billing you, call Medicare at 1-800-MEDICARE (1 800 633 4227).** TTY users can call 1-877-486-2048. Medicare can confirm that you're in the QMB



If you've already made payments on a bill for services and items Medicare covers, you have the right to a refund.

**Tip:** To make sure your provider knows you're in the QMB Program, show both your Medicare and Medicaid or QMB card each time you get care. You can also give your provider a copy of your Medicare Summary Notice (MSN). Your MSN will show you're in a QMB Program and shouldn't be billed.

Log in to your [MyMedicare.gov](https://www.medicare.gov) account at any time to view your MSN or sign up to get your MSN electronically.

Program. Medicare can also ask your provider to stop billing you, and refund any payments you've already made.

**3. If you have a problem with a debt collector,** you can submit a complaint at [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) or call the CFPB at 1-855-411-2372. TTY/TDD users can call 1-855-729-2372. We'll forward your complaint to the debt collection company and work to get you a response from them.

You can also visit [consumerfinance.gov/AskCFPB](https://consumerfinance.gov/AskCFPB) to learn about your rights when responding to a debt collector and how to dispute an error on your credit report.

## Contact us



### Online

[consumerfinance.gov](https://consumerfinance.gov)



### By phone

(855) 411-CFPB (2372)

(855) 729-CFPB (2372) TTY/TDD



### By mail

Consumer Financial Protection Bureau

P.O. Box 2900

Clinton, IA 52733-2900



### Submit a complaint

[consumerfinance.gov/complaint](https://consumerfinance.gov/complaint)