Balance Billing Prohibited for Dual Eligible Members - A Reminder from UnitedHealthcare Medicare Advantage Plans

Medicare Advantage Plans, also known as MA, MAPD or Part C, are Medicare approved insurance plans administered by private companies like UnitedHealthcare. These plans take the place of and combine original Medicare benefits Parts A–Hospital, B–Medical/DME and may include D–Prescription drug. They cover all the services that original Medicare Part B covers. Dual Eligibles are Medicare beneficiaries who are also eligible for some level of Medicaid assistance.

Network pharmacies can submit some Part B covered medications/supplies through the OptumRx RxClaims system and these claims will process and pay under the Part B benefit of the Member’s UnitedHealthcare Medicare Advantage Plan. If the Member has QMB (Qualified Medicare Beneficiary) or other qualifying Medicaid coverage the pharmacy must refrain from Balance Billing the Member for the Part B copay. Claims should be submitted to Medicaid for payment.

As a reminder, CMS strictly prohibits Medicare contracted providers from Balance Billing QMB Members. This includes OptumRx contracted network pharmacies who provide Part B services to UnitedHealthcare Medicare Advantage Members. QMBs have no further legal obligation to pay for Part B covered medications/supplies regardless of the pharmacy’s Medicaid contract status and/or capability to submit a claim to Medicaid. Network pharmacies who bill QMB Members for any remaining Medicare Cost-Sharing balance may be penalized as established in Section 1902(n)(3)(C) of the Social Security Act.

Additionally, most State Medicaid Programs are obligated to pay the Medicare Part B copay for Full Medicaid Members. Coverage may be conditional and verification of benefits should be completed at point of sale.

We encourage network pharmacies to establish methods to identify Dual Eligible Members enrolled in a UnitedHealthcare Medicare Advantage Plan who receive Part B covered services to prevent Balance Billing. Refer to the OptumRx Pharmacy Manual for additional Balance Billing information and CMS guidance.

Should you have any questions or require assistance, please contact the following OptumRx Pharmacy Help Desks 24 hours a day, 7 days a week:

- AARP® MedicareComplete® and UnitedHealthcare® MedicareComplete Plans: 877-889-6510
- AARP® MedicareRx, United MedicareRx, UnitedHealthcare MedicareRx Plans: 877-889-6481
- UnitedHealthcare® Medicaid Plans: 877-305-8952
- Number on the back of the member’s UnitedHealthcare identification card

Please distribute immediately.

For questions regarding communications, contact the Pharmacy Provider Communications team: pharmacyprovidercommunications@optum.com