

Part D, Advantage Plan Changes Take Aim at Fraud

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Officials at the Centers for Medicare and Medicaid Services are proposing changes to the Medicare Part D prescription drug plans and Medicare Advantage plans in an effort to strengthen oversight of the programs.

The proposal includes mandatory self-reporting aimed at curbing potential fraud and misconduct by plans.

The CMS proposal also includes changes to streamline the process of intermediate sanctions and contract terminations. In addition, the proposal clarifies the process for imposing civil money penalties.

"While the majority of Medicare Advantage and Medicare Prescription Drug Plans that offer important benefits to beneficiaries are conducting themselves professionally, it is important for CMS to be able to take swift action to safeguard beneficiaries from unlawful or questionable business practices," Leslie Norwalk, acting CMS administrator, said in a statement.

But the Bush administration is falling short in policing the marketing practices of Medicare Advantage plans, according to Robert M. Hayes, president of the

Medicare Rights Center. Mr. Hayes has called on Congress to establish clear safeguards against "abusive and deceptive" marketing practices and to give state governments the power to enforce those standards.

Mr. Hayes also called on Congress to establish minimum benefit standards and standardize benefit packages to allow for better consumer comparison of health care insurance plans.

Officials at the American Medical Association

are also reporting problems with Medicare Advantage plans. An online survey of more than 2,200 AMA member physicians conducted in March found that patients had difficulty understanding how the Medicare Advantage plans work or have experienced coverage denials for services that were typically covered under traditional Medicare plans.

For example, about 84% of physicians with patients in Medicare Advantage managed care plans reported that their patients

had difficulty understanding how the plan works. About 80% of physicians with patients in Medicare Advantage private fee-for-service plans also reported confusion among their patients.

More than half of physicians who were surveyed also reported excessive hold times and excessive documentation requested by payers with both types of Medicare Advantage plans.

CMS is accepting comments on the proposal through July 24. ■

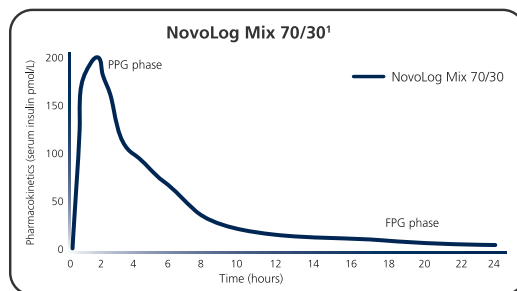
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