

Doctor Bills \$1,000

	Billed	Approved	* Excess	
Billed	\$ 1,000.00	\$ 700.00	\$ 300.00	(only \$35.00 excess is allowed)

Medicare Pays

	\$ 700.00	
X	80.00%	
Medicare Pays (\$700 X 80%)	<u>\$ 560.00</u>	Assuming Part B deductible is met
Balance MD wants	\$ 440.00	

Patient's responsibility

Approved	\$ 700.00	
Limiting Charge 105% of M/C Approved Amount	<u>\$ 35.00</u>	This is the maximum Legal excess charge
Maximum Charge Allowed	<u>\$ 735.00</u>	This is the most the MD can charge in New York
Minus Medicare Payment	<u>\$ 560.00</u>	
Legal Balance due after limiting charge is applied	\$ 175.00	

Plan F would pay	\$ 700.00	
X	20.00%	
	<u>\$ 140.00</u>	
Plus	<u>\$ 35.00</u>	Legal Excess Charge
Total Plan F pays:	\$ 175.00	
Plus		Part B deductible if applicable

* Note out of the \$300 excess charge only \$35.00 is allowed by Medicare So \$265 is not allowed.

Billed	\$ 1,000.00	
Approved	\$ 700.00	
Medicare Pays	\$ 560.00	
First United Pays	<u>\$ 175.00</u>	
Total MD Collects	\$ 735.00	
Over limiting charge	\$ 265.00	MD is not entitled to