

## Fact Sheet

### Medicare Coverage Policies

*Myth: Blue Cross and Blue Shield of Florida implemented this policy.*

Fact: Blue Cross and Blue Shield of Florida performs its Medicare Part B business under contract with the federal government. Medicare contracts are performed on a cost reimbursement basis. Under contract, the Part B carrier is obligated to implement coverage policies that will protect Medicare and its 3.2 million beneficiaries across the state.

*Myth: Florida is the only state to have considered this type of skin lesion policy.*

Fact: While Florida was the first state to implement this type of policy, two other states (Mississippi and Rhode Island) have already implemented similar policies for the removal of skin lesions; and more are close behind. Florida has consistently been a leader among Medicare carriers in the country in many areas, including our claims payment system and our efforts to fight fraud, waste and abuse.

*Myth: Medicare doesn't pay for the removal of any skin lesions.*

Fact: Medicare does pay for the removal of benign or pre-malignant skin lesions when it is medically necessary for the patient to have them removed, based on medical research and scientific data from leading experts in the field. Since the policy was implemented in November 1996, Medicare has paid more than 90 percent of the claims submitted.

*Myth: Medicare is telling my physician how to practice medicine.*

Fact: Medicare reimburses physicians for services that are medically necessary and reasonable for the beneficiary. The skin lesion policy outlines when physicians will be reimbursed for the removal of skin lesions – it does not outline how the physician should practice medicine. All medical decisions should be made between the physician and patient. **We strongly encourage any patient who has a skin lesion to visit their physician right away -- Medicare will pay for the physician visit.**

*Myth: Medicare doesn't care about the health of seniors.*

Fact: Medicare is very concerned about the quality of health care that Medicare beneficiaries receive in Florida. It is our duty to safeguard the Medicare system, and the federal government has entrusted us to do so. It is also our responsibility to make sure that we cover only services for beneficiaries that are medically necessary and reasonable. Medicare works across the state to educate beneficiaries on what Medicare covers and explain their Medicare benefits.