How to find what Medicare pays for a given service

Created by Kaelyn Globig, case manager and director of advocacy for the Rescu Foundation,* lightly adapted here.

This guide walks you through with sample data from an actual case, including the results, so you can practice and make sure it works the same way for you.

For your own case, we assume you've started by getting an itemized bill with CPT codes. (Here's how and why to do that.)

Start here: http://www.cms.gov/apps/physician-fee-schedule/overview.aspx

1. Scroll about half way down, and click "start search."

2. Scroll to the bottom and click "accept."

3. Select the year your bill occurred. If there is an "A" or "B" next to the year, it's usually the first half and the last half of the year. For example: July 30, 2010 would be "2010B."

4. Now, for this example, let's use 2009 (there's no A or B).

5. Under "Type of Information," we want "Pricing Information."

6. Under "Select HCPCS criteria," select "List" if you have multiple codes. HCPC (pronounced "hick pick") codes are same as CPT codes.

7. Under "Select Carrier," click "Specific locality." This is because just like prices at the grocery store, prices of health care also varies state to state, and sometimes city to city for big cities like LA or Chicago.

8. Now let's type in our codes. For this example, let's use code 19302.

9. Under "Modifiers," I usually select "all modifiers" because there's not an option for "no modifier." The modifier is listed on the bills as "TC" or maybe "26." For example it might say "19302(26)" or maybe even 1932026. If you don't see one, there's not one. It's always listed right next to the code. Maybe 5% of what we look up has a modifier.

10. Select the dropdown menu to show you the locality. For this example, we're selecting "Ohio."

11. Now click "Submit."

12. First, scroll down quite a bit and make sure the code on the left under "HCPC" matches the description on the bill. Next, we only usually use the "Facility price, unless no "facility price" is listed, then use "non facility price." We do not use limiting prices.

13. This patient was billed $1080.00. We wrote a letter asking them to adjust it to the price you see on the screen, $792.89. They agreed.

14. Do this all again for a different patient by scrolling to the top of the page and enter:

> Codes: 99285, and 93010
>
> Leave everything else the same at the top (2009, pricing info, etc). Only change locality to "rest of California" (the bill was not from any of the listed CA cities).

* The RESCU Foundation is a kind of medical-bill safety net created by and for workers at Renaissance fairs. Rennies raise money to help pay each other's bills… and RESCU maximizes the impact of those funds by advocating for bills to be reduced or forgiven. It's incredibly effective. You can hear about it in this early Arm and a Leg episode.

15. This patient was billed $765.00 for 99285, and $45.00 for 93010. We asked them to reduce to the prices you see, $168.90 and $9.04 respectively, and we could pay off in one lump sum with our "advocacy $." They agreed…because we asked, saving the patient and RESCU $632.06.

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