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# MCBS

Medicare Current Beneficiary Survey



WINTER | 2022

**Greetings!** Thank you for your participation in the Medicare Current Beneficiary Survey. The success of the survey depends on your cooperation. We appreciate your continued support and hope you find this newsletter both enjoyable and informative! Recently, we have conducted all interviews by phone, but we look forward to visiting in person again soon!

## What is the MCBS?

The Medicare Current Beneficiary Survey or MCBS is a continuous survey of people who receive Medicare benefits. This survey is designed to represent the entire population of individuals currently receiving Medicare benefits, including people living in a community setting or in long

term care facilities. The survey's main goal is to help policymakers improve the Medicare program by providing a wealth of information about you, the beneficiary, and your overall health care experience. We do this by recording costs associated with health care services, as well as information on topics

including health insurance coverage, knowledge of the Medicare program as well as access to care and satisfaction with care. The MCBS is sponsored by the Centers for Medicare & Medicaid Services (CMS) and is conducted by NORC at the University of Chicago.

# 30

YEARS 1991-2021

### About NORC

NORC at the University of Chicago is an objective, nonpartisan, research organization. NORC conducts research and analysis that decision-makers trust, providing high quality insights for more than eight decades. We have professional interviewers across the nation working on the MCBS. As a professional research organization, NORC is deeply committed to protecting the privacy of all respondents' personal information; the answers you provide will be kept private to the extent permitted by law, as prescribed by the Federal Privacy Act of 1974. To learn more about NORC or to contact the MCBS team please:

**NORC** at the University of Chicago

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[www.cms.gov/MCBS](http://www.cms.gov/MCBS)

# Understanding and Saving Your Health Care Statements

As a Medicare beneficiary, it is important to keep track of your medical events and make informed decisions about your health care options. Keeping track of your health care related events and saving your insurance statements, bills, and receipts for all medical visits and purchases will be helpful during your next MCBS interview. Your interviewer will ask about these documents to gather information about the type of health care you received and the costs of these services. Saving these statements ensures that the information collected during the interview is as complete and accurate as possible.

One way to stay organized is to understand the documents you receive from Medicare and/or your Medicare Advantage plan.

If you are enrolled in Medicare Part A and/or Part B, you will receive a Medicare Summary Notice, also called an MSN. This is mailed every 3 months and explains the charges that will be paid by Medicare and those that will be paid by you or other insurance (like Medigap or employer insurance)<sup>3</sup>.

If you are enrolled in Medicare Part C, Medicare Part D, or a supplemental insurance (Medigap), you may receive what is called an Explanation of Benefits, also called an EOB.

## Example Medicare Summary Notice (MSN) Statement

### Your Claims Part B (Medical Insurance)

January 13, 2021						
Example Medical Center, (312) 555-7777 PO Box 123456, Chicago, IL 60603-2312 Referred by Doe, John						
Service Provided & Billing Code	Service Approved?	Amount Provider Charged	Medicare-Approved Amount	Amount Medicare Paid	Maximum You May Be Billed	See Notes Below
<b>Dr. Doe, Jane T., M.D.</b>						
Established patient office visit or other outpatient visit, typically 15 minutes (99213)	Yes	\$85.00	\$74.85	\$58.68	\$14.97	A,B
<b>Total for Claim #12-12345-123-123</b>		\$85.00	\$74.85	\$58.68	\$14.97	C

This section with the grey header lists event information including the event date and provider.

Claim number

The **bottom row** of each column lists the following totals: **Amount Provider Charged, Medicare-Approved Amount, Amount Medicare Paid, and Maximum You May Be Billed.**

## Example Prescription Drug Plan (PDP) Statement

### Your prescription drugs during the past month

Month Covered	Plan paid	You paid	Other payments
Your prescriptions for covered Part D drugs, December, 2020			
<b>PANTOPRAZOLE TAB 40MG</b> 12/10/2020, CVS PHARMACY Rx#000001234567, 30 Days Supply	\$3.00	\$2.00	\$0.00
<b>SUCRALFATE SUS 1GM/10ML</b> 12/15/2020, CVS PHARMACY Rx#000008910111, 12 Days Supply	\$4.70	\$7.00	\$0.00
<b>TOTALS for the month of: December 2020:</b> Your "out-of-pocket costs" amount is <b>\$9.00.</b> (This is the amount you paid this month (\$9.00) plus the amount of "other payments" made this month that count toward your "out-of-pocket costs" (\$0.00). See definitions in Section 3.) Your "total drug costs" amount is <b>\$16.70.</b> (This is the total for this month of all payments made for your drugs by the plan (\$7.70) and you (\$9.00) plus "other payments" (\$0.00).)	\$7.70 (Total for the month)	\$9.00 (Total for the month)	\$0.00 (Total for the month)

EOBs sent under Medicare Part C, otherwise known as Medicare Advantage, vary by insurance plan. Similar to MSNs, they also cover health care services that have been accessed as well as out-of-pocket costs. They provide a description of the plan's deductibles per

month, quarter, and year as applicable.<sup>4</sup>

Above you will find an example Medicare Summary Notice (MSN) and Prescription Drug Plan (PDP) Statement. Although you may not receive these exact types of documents,

we have provided these examples to help you find similar information on your own statements. We recommend you save this newsletter so you can reference these examples during your next MCBS interview!

# Getting the Most Out of Your Doctor Appointments

Have you ever left your doctor's appointment realizing you forgot to ask an important question? Maybe you felt lost and unsure because you didn't fully understand the doctor's instructions? You're not alone! It's easy to feel rushed and overwhelmed during your appointment. Here are some tips to help you feel empowered, get the most out of that time, and make every minute count:

## 1 Write Down a List of Questions<sup>1</sup>

Questions are key to good communication with your doctor. Questions you might want to ask include:

- a. Medical tests
  - i. Why is the test being done?
  - ii. What will we know after the test?
- b. Diagnosis
  - i. What may have caused this condition? Will it be permanent?
  - ii. How is this condition treated or managed?
- c. Medications
  - i. What are the common side effects of this new medication?
  - ii. Are there any interactions between this new medication and other over-the-counter medicines

## 2 Be an Active Participant

Medical care is a conversation; that being said, to have influence in that conversation it's necessary to speak up. Sometimes, doctors use medical jargon without realizing they are not explaining things in terms we understand. To be sure you understand, repeat back to your doctor what they have told you.

The text below is an excerpt from NIH.gov about getting the most out of your doctor's visits. For more information, you can find the full text here: <https://www.nia.nih.gov/health/five-ways-get-most-out-your-doctors-visit><sup>2</sup>

"If you realize you're uncertain about the doctor's instructions after you get home, call the office. A nurse or other staff member can check with the doctor and call you back. Due to COVID-19, health care providers may offer more telehealth services. Ask if they have an email address or online health portal you can use to send questions."

## 3 Be Honest

"It is tempting to say what you think the doctor wants to hear, for example, that you smoke less or eat a more balanced diet than you really do. While this is natural, it's not in your best interest.

It is important to always be honest with your doctor. For instance, you might say: 'I have been trying to quit smoking, as you recommended, but I am not making much headway.'" (NIH 2020). Being honest about these and other lifestyle matters ensure that you are receiving the best care possible.

# Recipe: Zucchini Bread<sup>5</sup>

## Ingredients

- 2 cups whole wheat flour
- 1 teaspoon baking soda
- 2 teaspoons baking powder
- 1 teaspoon allspice
- 1 teaspoon cinnamon
- 2 cups shredded zucchini
- ½ cup applesauce
- ¼ cup maple syrup
- ¼ cup apple juice concentrate (thawed & undiluted)
- 1 teaspoon vanilla
- ¼ cup walnuts (optional)

## Directions

1. Preheat oven to 350° F.
2. Grate 2 cups of zucchini, which is approximately 2 small zucchinis.
3. Place flour, baking powder, baking soda, cinnamon, and allspice in a large bowl and whisk together.
4. In a separate bowl, whisk together applesauce, apple juice concentrate, maple syrup, and vanilla.
5. Add grated zucchini to wet mixture and stir until blended.
6. Pour wet ingredients into dry ingredients. Mix just until dry ingredients are evenly moistened. Stir in walnuts, if using.
7. Spoon batter into non-stick loaf pan. Bake on center rack of oven for approximately 50 minutes, or until toothpick inserted into the center comes out clean.
8. Turn bread out onto a cooling rack and let cool completely before slicing or storing.
9. Serve as breakfast, snack, or dessert. We recommend serving it warm!



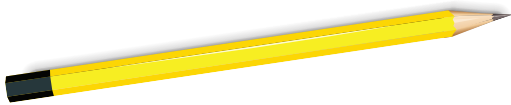
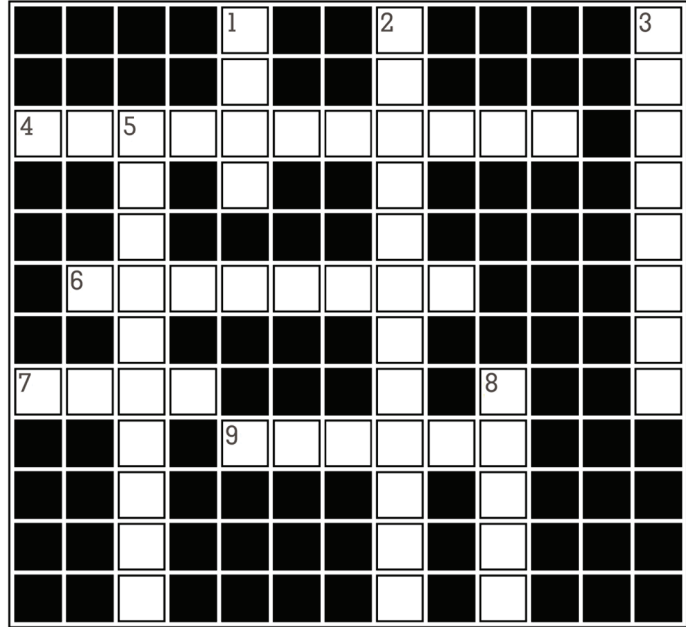
# Crossword Puzzle:

## Across

4. A person who administers the MCBS
6. Health insurance program
7. Fruits and vegetables make up a healthy \_\_\_\_\_
9. Bring a list of questions and concerns when you visit this person

## Down

1. Independent non-profit organization
2. Something you pick up from the pharmacy
3. Type of squash
5. A virtual visit with your health care provider
8. The organ that is associated with memory.



## Meet the Field Interviewer: Nicole Bertholf



Well, hello, fancy meeting you here! My name is Nicole Bertholf, and I am a Field Interviewer and Regional Specialist on the MCBS. I have been working on this project for 15 years and am still passionate about my commitment.

I was born and raised in Aspen, CO, but now live in Santa Monica, CA. I started skiing at the age of two, on a pair of skis my father had made. I wasn't tall enough to get on the Poma lifts, so I would hike up the bunny hill and ski back down; my mother said it was next to impossible to get me to come in at the end of the day. In addition to skiing, I love the outdoors, rafting, gardening, traveling, reading, Sudoku, and cooking. I have worked in a variety of fields, all of which have fulfilled my love of meeting new people - people just like you. I love your stories and feel honored that you share your laughter, joy, and heartache with me. All of you who participate in this amazing project, for yourselves and for future generations, are incredible

people. You are irreplaceable, and you are still shaping the future of this country. THANK YOU!

Just to brighten your day I'm passing along a joke one of my respondents shared with me: The grandson calls his grandmother to say he is coming to visit her. She tells him "When you get here, use your elbow to push the call button at the front and I will buzz you into the building. Then go straight ahead to the elevator and use your elbow to push the button, get on, and use your elbow to push the button for the third floor. When you get off, go left and I'm the first apartment on the right. Use your elbow to push the doorbell and I will let you in." Her grandson says o.k., then asks, "But why do I need to use my elbow for all the buttons?" His grandmother says "What, you're coming empty handed?"

## References:

1. <https://www.nia.nih.gov/health/what-should-i-ask-my-doctor-during-checkup>
2. <https://www.nia.nih.gov/health/five-ways-get-most-out-your-doctors-visit>
3. <https://www.ncdoi.gov/media/1816/open>
4. <https://www.cms.gov/outreach-and-education/outreach/partnerships/downloads/11234-p.pdf>
5. <https://nutritionstudies.org/recipes/dessert/zucchini-bread>

ANSWERS  
**Across**  
 4. Interviewer  
 6. Medicare  
 7. Diet  
 9. Doctor  
**Down**  
 1. NORC  
 2. Prescription  
 3. Zucchini  
 5. Telehealth  
 8. Brain