

Going to the Source for Program Rules and Guidance

Knowing what the authoritative resources are, where to find them, and how to read them builds your skills as a benefits counselor and can help you better engage in informed discussions with eligibility agencies and other experts.

To further help you, we've compiled a list of the authoritative resources on Medicare coverage rules, Medicare Advantage, Part D, and the core benefits for low-income Medicare beneficiaries.

Medicare Coverage Rules and General References

Medicare has strict rules about which services it does and does not cover. As a benefits counselor, there are a few resources that can help you and your clients learn more about Medicare rules of coverage:

MyMedicare.gov

The Medicare website—[Medicare.gov](https://www.medicare.gov)—offers beneficiaries general information about Medicare's benefits. You can find publications on specific benefits within Medicare to help you understand better Medicare's coverage limits. You can also find information on how to read a Medicare claim.

Medicare's other site—[MyMedicare.gov](https://www.mymedicare.gov)—is a more personalized online site, where your clients can get detailed info about their current benefits. Medicare beneficiaries who sign up for an online account can access and download their recent Medicare summary notices, keep track of their preventive benefits, view the status of claims, and more. The online service is free and secure.

Medicare & You Handbook

Every year, the Centers for Medicare & Medicaid Services (CMS) updates and publishes its annual *Medicare & You* [handbook](#). This 100-page+ handbook reviews what's new in the current plan year, along with a general summary of Medicare benefits, coverage options, who and where to call with questions, and your clients' rights and protections. It's mailed to beneficiaries before the start of the Annual Enrollment Period (AEP; Oct. 15- Dec. 7). Your clients

can choose to get the handbook electronically by going to [Medicare's website](#) or by calling 1-800-MEDICARE. Although the handbook offers a good overview of what Medicare covers and doesn't cover, your clients may need your help with resolving their individual coverage questions.

Medicare Coverage Database

CMS has an online database, called the Medicare Coverage Database. This database contains information on all National Coverage Determinations and Local Coverage Determinations. The site is intended for contractors, hospitals, and providers; however, you may find it helpful if you cannot locate specific info for your clients on other Medicare sites.

Medicare Law

The complete compilation of Medicare law contains legal provisions that govern Medicare coverage (Parts A and B), Medicare Advantage (Part C) and Medicare drug coverage (Part D).

Regulations

Regulations are the legal interpretation of the statute by the governmental agency in charge of administering a statute.

- **Centers for Medicare & Medicaid Services (CMS)**
CMS administers Medicare, and the regulations are in [Volume 42 the Code of Federal Regulations](#).
- **Social Security Administration**
The [Social Security Administration \(SSA\)](#) is responsible for handling Medicare eligibility and enrollment. It also processes applications for the Part D Low-Income Subsidy (LIS), or Extra Help.

Guidance

CMS maintains online manuals, which explain the rules and procedures for administering the Medicare and Medicaid programs. These manuals are the authority language, or guidance, for providers, contractors, plan sponsors, and any other organization that deals with these two programs. Each manual is updated annually, or on an as needed basis.

Medicare General Information, Eligibility, and Entitlement Manual

The Medicare General Information, Eligibility, and Entitlement Manual covers the policies and procedures concerning Medicare Parts A and B. It has seven active chapters. The chapters range in length. Some are brief (17 pages), others more extensive (99 pages), depending on the topic being explained. You can find the General Medicare manual online at [CMS's website](#), or you can access each chapter here:

- [Chapter 1](#) – *General Overview*
- [Chapter 2](#) – *Hospital Insurance and Supplementary Medical Insurance*
- [Chapter 3](#) – *Deductibles, Coinsurance Amounts, and Payment Limitations*
- [Chapter 4](#) – *Physician Certification and Recertification of Services*
- [Chapter 5](#) – *Definitions*
- [Chapter 6](#) – *Disclosure of Information*
- [Chapter 7](#) – *Contract Administrative Requirements*

Medicare Modernization Act (MMA) of 2003

The MMA established Medicare Part D and the Low-Income Subsidy (LIS/Extra Help). The pertinent [provisions about the drug coverage](#) are on pages 6 through 66.

Medicare Prescription Drug Benefit (Part D) Manual

The Prescription Drug Benefit Manual, or Part D manual, covers all policies and procedures pertaining to the Part D Prescription Drug Program. You can find the full Part D manual online at [CMS's website](#), or you can access individual chapters here:

- [Chapter 1](#) – *Introduction and General Provisions*
- [Chapter 2](#) – *Medicare Marketing Guidelines for Medicare Advantage Plans, Medicare Advantage Prescription Drug Plans, Prescription Drug Plans, and Section 1876 Cost Plans*
- [Chapter 3](#) – *Eligibility, Enrollment, and Disenrollment*
- [Chapter 4](#) – *Creditable Coverage Period and the Late Enrollment Penalty*
- [Chapter 5](#) – *Benefits and Beneficiary Protections*
- [Chapter 6](#) – *Part D Drugs and Formulary Requirements*

- [Chapter 7](#) – *Medicare Therapy Management and Quality Improvement Program*
- [Chapter 9](#) – *Compliance Program Guidelines*
- [Chapter 12](#) – *Employer/Union Sponsored Group Health Plans*
- [Chapter 13](#) – *Premium and Cost-Sharing Subsidies for Low-Income Individuals*
- [Chapter 14](#) – *Coordination of Benefits*
- [Chapter 18](#) – *Part D Enrollee Grievances, Coverage Determinations, and Appeals*

Medicare Managed Care Manual

The Medicare Managed Care Manual reviews policies and procedures for Medicare Advantage (MA). You can find the full Managed Care manual online at CMS's website, or you can access individual chapters here:

- [Chapter 1](#) – *General Provisions*
- [Chapter 2](#) – *Medicare Advantage Enrollment and Disenrollment*
- [Chapter 3](#) – *Medicare Marketing Guidelines for Medicare Advantage Plans, Medicare Advantage Prescription Drug Plans, Prescription Drug Plans, and Section 1876 Cost Plans*
- [Chapter 4](#) – *Benefits and Beneficiary Protections*
- [Chapter 5](#) – *Quality Assessment*
- [Chapter 6](#) – *Relationships with Providers*
- [Chapter 7](#) – *Risk Adjustment*
- [Chapter 8](#) – *Payments to Medicare Advantage Organizations*
- [Chapter 9](#) – *Employer/Union Sponsored Group Health Plans*
- [Chapter 10](#) – *MA Organization Compliance with State Law and Preemption by Federal Law*
- [Chapter 11](#) – *Medicare Advantage Application Procedures and Contract Requirements*
- [Chapter 12](#) – *Effect Change of Ownership*
- [Chapter 13](#) – *Medicare Managed Care Beneficiary Grievances, Organization Determinations, and Appeals Applicable to Medicare Advantage Plans, Cost Plans, and Health Care Prepayment Plans (HCPPs), (collectively referred to as Medicare Health Plans)*
- [Chapter 14](#) – *Contract Determinations and Appeals*
- [Chapter 15](#) – *Intermediate Sanctions*

- [Chapter 16a](#) *Private-Fee-for-Service Plans* and [Chapter 16b](#) *Special Needs Plans*
- [Chapter 17](#) – *Cost Based Payment*
- [Chapter 18](#) – *Health Care Prepayment Plans*
- [Chapter 21](#)- *Compliance Program Guidelines*

[Final Call Letter to Plans](#)

Each year in April, CMS issues a final call letter that lets Part D and Medicare Advantage plan sponsors understand all new guidance, and reviews current policies and procedures. It also contains information on the standard cost-sharing amounts in the Part D benefit. (Note: To find past and future year call letters, replace the year in the end of the link above.)

Part D Low Income Subsidy (LIS)/Extra Help

- **Statute:** Social Security Act, [Section 1860D-14](#)
- **Regulations:** 42 CFR Part 423, [Sections 771-780](#) and [20 CFR Part 418](#)
- **Policy Guidance:** Social Security Program Operations Manual (POMS) [HI 030](#)

Medicare Savings Programs (MSPs)

- **Statute:** Social Security Act, [Section 1902\(a\)\(10\)\(E\)](#) and [Section 1905\(p\)](#)
- **Regulations:** None!
- **Policy Guidance:** [State Medicaid Manual](#) (Paper-Based Manual, Publication No. 45), as amended by policy transmittals (see Chapter 3 - Eligibility, Sections 3490-3492 for eligibility info on MSPs)

SSI (Supplemental Security Income)

- **Statute:** Social Security Act, [Title XVI](#)
- **Regulations:** [20 CFR Part 416](#)
- **Policy Guidance:** Program Operations Manual System (POMS) [SI: Supplemental Security Income](#)

SNAP (Supplemental Nutrition Assistance Program)

- **Statute:** United States Code, [Title 7, Chapter 51](#)

- **Regulations:** [7 CFR Parts 271 -285](#) (See especially [Part 273](#) on eligibility and certification of participants and [Part 274](#) on issuance and use of benefits.)
- **Policy Guidance:** [Food and Nutrition Service](#) at U.S. Dept. of Agriculture

LIHEAP (Low-Income Home Energy Assistance Program)

- **Statute:** [Energy Policy Act of 2005](#), United States Code 8621-8630
- **Regulations:** 45 Code of Federal Regulations, [Part 96](#)
- **Policy Guidance:** [Information Memoranda](#) and [Action transmittals](#)

Additional Resources

You can find a guide to state regulations and policy manuals on the Center for Budget and Policy Priorities website (scroll down to “Online Links”) at: <https://www.cbpp.org/research/online-services-for-key-low-income-benefit-programs>