

Payment: Duals Cost Sharing Scenarios

For Dual eligible members that have RI Medicaid, covered services costs are shared across both Medicare and Medicaid with the Medicare Advantage plan billed first before Medicaid.

	Unlikely Scenario: Medicaid Rate Close to BCBSRI's Rate	Likely Scenario: Medicaid Rate Significantly Lower than BCBSRI Rate
BCBSRI Allowed	\$100	\$100
BCBSRI Paid (typically 80%)	\$80	\$80
Member Coinsurance (20%)	\$20 (= \$100 - \$80) <i>Medicaid enrollees should not be billed this</i>	\$20 (= \$100 - \$80) <i>Medicaid enrollees should not be billed this</i>
Medicaid Allowed	\$90	\$60
Medicaid Paid (Medicaid Allowed - BCBSRI Paid)	\$10 (= \$90 - \$80)	\$0 (= \$60 - \$80)
Total Paid to Provider	\$90 (= \$80 + \$10)	\$80 (= \$80 + \$0)
Gap in Payment Experienced by Provider	\$10 (= \$100 - \$80 - \$10)	\$20 (= \$100 - \$80 - \$0)

- Participating Medicare Providers are **not allowed to bill members who have full Medicaid for cost sharing related to any Medicare Parts A and B**
- **Participating Medicaid providers must accept the MA payment plus RI Medicaid payment as ‘paid in full’ for covered services** that are not Medicare Part A or B (e.g., dental)
- Participating providers are **prohibited** from charging missed appointment fees for any service.