



Santa Clara
Family Health Plan
The Spirit of Care

To: SCFHP Provider
From: Jennifer Clements, Director, Provider Network Management
Subject: **Reminder about Illegal Balance Billing**

Dear Provider:

A [recent report](#) by the federal Centers for Medicare and Medicaid Services (CMS) verifies a troubling trend: across the country, health care providers are illegally billing low-income Medi-Cal and Medicare beneficiaries. Balance billing occurs when doctors or hospitals charge patients with both Medicare and Medi-Cal for covered services. Charges are usually in the form of co-pays, co-insurance, or deductibles.

Patients who have both Medi-Cal and Medicare (including Medicare Advantage) should never be charged for services covered under Medi-Cal or Medicare. Balance billing is illegal under both federal and state law.

As more and more patients move to managed care plans, balance billing may increase due to doctor and hospital confusion. Please ensure that you and your staff are aware of the current balance billing law and policies regarding dual Medi-Cal and Medicare beneficiaries. For more information, see the resources below:

- [MLN Matters: Prohibition on Balance Billing Qualified Medicare Beneficiaries \(QMBs\)](#)
- [Justice in Aging: California Balance Billing Protections: What Advocates Need to Know](#)

If you have any questions, please call our Provider Services Department at 1-408-874-1788.

Thank you.