



How the Medicare Beneficiary Ombudsman Works For You

An “Ombudsman” is a person who reviews the performance of an organization or program, and helps to resolve problems that are found. Congress requires that Medicare have a Beneficiary Ombudsman to help people with Medicare. The Medicare Beneficiary Ombudsman shares information with the Secretary of Health and Human Services, Congress, and other organizations about what works well and what doesn’t work well to improve the quality of the services and care you get through Medicare.

How does the Medicare Beneficiary Ombudsman help you?

The Ombudsman makes sure information is available about the following:

- Your Medicare benefits
- What you need to know to make health care decisions that are right for you
- Your rights and protections under Medicare
- How you can get issues resolved

How does the Medicare Beneficiary Ombudsman help you through other organizations?

The Ombudsman also works with organizations like State Health Insurance Assistance Programs (SHIPs) and Quality Improvement Organizations (QIOs) to make sure they resolve your issues timely. These organizations provide information, counseling, and assistance to help you with the following:

- Your Medicare questions, including your benefits, coverage, premiums, deductibles, and coinsurance
- Grievances (complaints)
- Appeals (if you disagree with a coverage or payment decision made by Medicare or your Medicare plan)
- Problems joining or leaving a Medicare Advantage Plan (like an HMO or PPO) or any other Medicare health plan or Medicare Prescription Drug Plan



For More Information

- Visit www.medicare.gov and select “Ombudsman.”
- Visit the Ombudsman’s Web site at www.cms.hhs.gov/center/ombudsman.asp.
- Call your Quality Improvement Organization (QIO) if you have a complaint about the quality of Medicare-covered services. A Quality Improvement Organization is a group of doctors and health care experts who check on and improve the care given to people with Medicare.
- Call your State Health Insurance Assistance Program (SHIP) if you have questions about appeals, buying other insurance, choosing a Medicare health or prescription drug plan, buying a Medigap policy, or Medicare rights and protections. The SHIP is a state program that provides free local health insurance counseling to people with Medicare.

You can find the telephone number for your state’s QIO and SHIP by visiting www.medicare.gov and selecting “Find Helpful Phone Numbers and Websites.” You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.