

ADMINISTERING YOUR WORKERS' COMPENSATION MEDICARE SET-ASIDE ARRANGEMENT (WCMSA)

You have chosen to personally administer the WCMSA account established as part of a Workers' Compensation settlement. It is important that you understand the Centers for Medicare & Medicaid Services' (CMS) policies regarding WCMSAs.

Medicare regulations found in Title 42 of the Code of Federal Regulations 411.46, state that Medicare will not pay for services related to this work-related injury until the WCMSA funds have been exhausted. Your WCMSA funds must be used to pay for all Medicare-covered medical services and supplies related to the work injury. A CMS lead Medicare contractor will monitor your expenditures from the WCMSA account upon receipt of the annual self-attestation letter that you are required to submit. Once the lead contractor has confirmed that the WCMSA funds have been exhausted appropriately, Medicare will begin paying for covered-services related to the work-related injury.

Instructions for establishing and administering a WCMSA account are listed below. If you have any questions regarding these requirements, please contact the CMS lead Medicare contractor at the following address.

NGHP
PO BOX 138832
OKLAHOMA CITY, OK 73113

Establishing and Using your Medicare Set-Aside Account

- WCMSA funds must be placed in an interest-bearing account, separate from your personal savings or checking account.
- WCMSA funds may only be used to pay for medical services related to your work injury that would normally be paid by Medicare. Examples of some items that Medicare does not pay for are: acupuncture, routine dental care, eyeglasses or hearing aids and therefore, these items can not be paid from the WCMSA account. You may obtain a copy of the booklet "Medicare & You" from your Social Security office for a more extensive list of services not covered by Medicare. If you have a question regarding Medicare's coverage of a specific item or service to determine if you may pay for it from the WCMSA account, call 1 800-MEDICARE (1-800-633-4227).

Please note: If payments from the WCMSA account are used to pay for services other than Medicare allowable medical expenses related to medically necessary services or supplies, Medicare will not pay injury related claims until these funds are restored to the WCMSA account and then properly exhausted.

Record Keeping

- As administrator of the account, you will be responsible for keeping accurate records of payments made from the account. These records may be requested by CMS' lead Medicare contractor as proof of appropriate payments from the WCMSA account.
- You may use the WCMSA account to pay for the following costs that are directly related to the account:
 - Photocopying charges
 - Mailing fees/postage

- Any banking fees related to the account
- Annually, you must sign and forward a copy of the attached form providing self-attestation that payment from the WCM SA account was made appropriately for work-related injuries that would otherwise be reimbursable by Medicare. The annual accounting shall be submitted no later than 30 days after the end of each year (beginning with one year from establishment of the WCM SA account). Annual self-attestation should continue through depletion of the WCM SA account to the CMS lead Medicare contractor listed on the first page of this instruction.

If you have any questions regarding the administration of your Medicare Set-Aside funds, please contact the CMS lead Medicare contractor identified on page one.

Workers' Compensation Medicare Set-Aside Arrangements (WCM SA) - Account Expenditures

Date: _____

Medicare beneficiaries that have a CMS approved WCM SA as part of a workers' compensation settlement agreement, may only use the funds in the WCM SA account to pay for medical services that are related to the workers' compensation injury and that would otherwise be paid by Medicare.

I, the undersigned, attest that I have appropriately used the monies in the WCM SA account to pay for medical services as described above for the period from _____ to _____.

I further acknowledge and understand that failure to adhere to any of the Medicare requirements for the use of this money will be regarded as a failure to reasonably recognize Medicare's interests and that Medicare will deny coverage for all medical treatments due to work-related injuries up to the total workers' compensation settlement amount.

Signature **Date**

Witness **Date**

CMS reserves the right to audit the above-mentioned expenditures. For this purpose, CMS recommends that you retain evidence of your expenditures for a period of seven (7) years.