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January 8, 2024

Re: Medicare Advantage and Prescription Drug Programs: Part C and Part D Explanation of Benefits, 30-Day Comment Period for Proposed Information Collection

MCS Advantage, Inc. appreciates the opportunity to comment on the Medicare Advantage and Prescription Drug Programs: Part C and Part D Explanation of Benefits. Our comment on the proposed Explanation of Benefits is the following:

The section titled You have the right to make an appeal or complaint of the Part C Explanation of Benefits mentions a complaint but does not provide information about the applicable process. The following section states: You can also make an appeal if we approve a claim, but you disagree with how much you are paying for the item or services.

We would like to clarify whether this description is referring to a complaint (grievance) related to a member's claim processing dispute with the Plan or an appeal. It is important to note that if the claim is approved, the member will not receive a Denied Letter with Appeal rights.

This information is available in Appendix A, CMS Approved Part C Explanation of Benefits Template HMO, Monthly EOB Version. Page 5, Section: Details for Claim Processed in [insert month and year and in Appendix A, CMS Approved Part C Explanation of Benefits Template PPO, Monthly EOB Version. Page 5, Section: Details for Claim Processed in [insert month and year].

We hope that you find our comments helpful and constructive. Please don't hesitate to contact us with any questions about our feedback.