COVID-19 FAQ

25. Do Medicare Advantage plans follow CMS guidelines on Physician offices being a covered destination?

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Answer: Medicare Advantage plans must provide coverage for all services covered under Medicare Part B. (see e.g., 42 CFR §§ 422.101(a) and 422.103(a)). This includes ambulance transports to destinations covered under Medicare Part B.

When there is no Public Health Emergency, Medicare Part B covers for reimbursement purposes ambulance transport to a physician’s office, including the return, only if the Medicare beneficiary is a SNF resident who is not in a Part A stay and the physician’s office is the nearest supplier of medically necessary services required by the beneficiary not available at the SNF. 42 CFR § 410.40(f)(3); Medicare Claims Processing Manual, Chapter 15, Section 30.2.2. Yet, under normal circumstances a Medicare Advantage Plan may also provide coverage for ambulance services not covered under Medicare Part B (42 CFR § 422.102), and that may include ambulance transports to a physician’s office in accordance with terms imposed by the Medicare Advantage Plan.

During the current Public Health Emergency determined by the Secretary of HHS, including any renewals thereof, pursuant to 42 CFR § 410.40(f)(5), if all other Medicare Part B reimbursement requirements are satisfied, Medicare Part B must cover a ground ambulance transport to a physician’s office if it is equipped to treat the condition of the patient and the transport is consistent with applicable state or local EMS law and protocols that govern an acceptable destination. Because Medicare Advantage plans must provide coverage for all services covered under Medicare Part B, we believe that during this Public Health Emergency Medicare Advantage Plans must also provide coverage of a ground ambulance transport to a physician’s office if it is equipped to treat the condition of the patient and the transport is consistent with state or local EMS law and protocols that govern an acceptable destination.