

.02 Insured Medical Expenses - FS

FS Budgetary Unit participants only receive a medical deduction after all reimbursements and payments have been made. Determine during the interview when the budgetary unit participant can reasonably expect reimbursement for part or all of the expense.

NOTE Participants may be insured by more than one health insurance.

When the medical expense is a hospital bill, the total amount shown on the FINAL bill is considered as a medical expense. The FINAL bill reflects the amount due after all insurance payments have been made.

When Medicare or other insurance covers the medical expense, 20% of the total bill is allowed, unless verification is provided that insurance covers less than 20% of the expense.

Allow the participant's portion of medical expenses that remain after those that have been covered by vendor payment or reimbursement have been deducted. Verification of payment or nonpayment by the vendor must be provided by the budgetary unit.

NOTE When the participant is enrolled with a [Medicare Approved Drug Discount Card\(g\)](#) program, they are entitled to claim the non-discounted cash price for their prescription. To obtain the cash price, see [Cash Price\(g\)](#).