

**2026 Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus**

**Section 9. Coordinating Benefits With Medicare and Other Coverage**

**When you have Medicare**

**Private contract with your physician**

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If you are enrolled in Medicare Part B, a physician may ask you to sign a private contract agreeing that you can be billed directly for services ordinarily covered by Original Medicare. Should you sign an agreement, Medicare will not pay any portion of the charges, and we will not increase our payment. We will still limit our payment to the amount we would have paid after Original Medicare's payment. You may be responsible for paying the difference between the billed amount and the amount we paid.