Medicare Fee-For-Service (FFS) Equivalent plan means any health plan that covers only what Medicare A and B covers. A FFS Equivalent Plan is a Certified Medicare Advantage Plan.

Beneficiary has Medicare Part C (Risk HMO/Medicare Advantage)

- **Yes**
  - Is a Medicare Risk HMO Coordination of Benefits with 
  *Loop 2320, SBR09=16* reported on the claim?
  
  - **Yes**
    - Approve (Scenario 1a)
  
  - **No**
    - Do services or service locations require prior billing to Medicare?
      - **Yes**
        - Deny (Scenario 1c)
      - **No**
        - Approve (Scenario 1b)

- **No**
  - Medicare FFS Equivalent Plan, covered by a certification letter?
    - **Yes**
      - Approve (Scenario 2a)
    - **No**
      - Do services or service locations require prior billing to Non-Medicare OHC?
        - **Yes**
          - Deny (Scenario 2c)
        - **No**
          - Approve (Scenario 2b)