Medicare Coverage for Treating Relatives

Medicare will not cover charges by providers who are immediate relatives of the beneficiary or by providers who are members of a beneficiary's household. Medicare excludes payment for these providers because items and services furnished by them would ordinarily be furnished free of charge based on their relationship to the beneficiary. This exclusion applies to physician services, including services of a physician who belongs to a professional corporation, if the physician who ordered, furnished or supervised the treatment or services has an exclusive relationship to the beneficiary. The only exception is items furnished by an incorporated supplier.

The following people would be considered immediate relatives of the beneficiary:

- Husband and wife
- Natural or adoptive parent, child, and sibling

- Step-parent, step-child, stepbrother and step-sister
- Father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, and sister-in-law
- Grandparent and grandchild
- Spouse of grandparent and grandchild

Doctors cannot bill Medicare for treating these immediate relatives. They are also barred from billing for their relative's care under their partnership's or professional corporation's provider number.

However, doctors may bill for services given to family members of other doctors in a group practice. If a doctor in a group practice treats the relative of another doctor in his or her group, claims for treatment may be sent to Medicare and any supplemental insurers.