

CHINESE AMERICAN CLIENT HAD A QUESTION

By Woodrow Wilcox

On July 11, 2012, a Chinese American gentleman who bought a Medicare supplement policy through our agency brought some bills to our office and asked me why the bills had unpaid balances.

“I thought that Medicare and my Medicare supplement insurance policy would pay everything. Why are there balances owed on these bills?” the client asked me.

“I don’t know, sir. Have a seat and let me do some checking,” I answered.

With copies of the bills in front of me, I phoned our client’s insurance company to learn what it knew about the bills. There were two bills from two different medical service providers with a total of three dates of service on the two bills.

For date of service January 30, 2012, the insurance company received incomplete information about the claim from Medicare. The insurance company could not legally pay the claim without the complete information. It wrote letters requesting the complete information but had received nothing yet.

For date of service April 19, 2012, Medicare sent two claims to the insurance company, but those claims did not have the same figures or add to the same totals as the figures on the hospital bill.

For date of service May 3, 2012, Medicare reported the total original charge on the claim as \$387 and not the \$646 total that the hospital bill showed.

I helped the client by writing letters to both medical service providers to explain the bill problems and ask them to send their bill information directly to the client’s insurance company. My letters should save the client almost \$330.

In my letters about these medical bills, I stated that the problem was not caused by our client and I don't want our senior citizen client to pay extra money because someone else made a mistake. In this case, I believe that Medicare made the mistakes and caused the problems.

The help that I gave to our client was FREE OF CHARGE. Does your insurance agency give the same high level of service to senior citizen clients? If not, why not?

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