

GOVERNMENT POLICY HURT SENIOR

By Woodrow Wilcox

A policy of the federal Medicare system prevented me from helping a client from Merrillville, Indiana. Be aware that this same government policy hurts other seniors, too.

The client brought bills from two hospitals but no Medicare Summary Notice forms to allow me to compare the charges. I phoned his insurance company to learn what it knew about the claims that totaled \$956.75.

The insurance company told me that the claim for \$227.25 from one hospital was definitely caused by the federal government policy of not helping seniors to pay for “self-administered drugs” when a senior is in a hospital. This new federal policy started to affect clients of this insurance agency in 2009 under the Obama administration.

The second claim was more confusing because the hospital had filed the claim twice. The insurance company representative could not definitely tell me if the claim for \$729.50 was related to self-administered drugs. So, I wrote a letter to the hospital which asked them to review and explain the balance on the bill. The hospital responded that it was caused by the government policy.

Now, our client must pay \$956.75 for self-administered drugs while in the hospital and there is nothing that I can do to help him. MEDICARE SIMPLY WILL NOT PAY FOR THIS MEDICINE THAT HE GOT WHEN HE WAS IN THE HOSPITAL! His Medicare supplement insurance will not pay for this either because such policies pay only on claims that are allowed by Medicare.

I have a good record of helping senior citizens to save money when a medical bill problem is caused by a mistake. But, I can't help a client to reduce a bill when the reason for the bill is a bad policy of the federal government. In the past, I have warned seniors that the federal government will start to change rules in order to shift medical care costs off the federal government and onto seniors because that will save the federal government a lot of money.

Note: Woodrow Wilcox is the senior medical bill case worker at Senior Care Insurance Services in Merrillville, Indiana. He has helped senior citizen clients of that agency save more than a million dollars by correcting medical bill errors that were caused by mistakes in the Medicare system. He wrote the book SOLVING MEDICARE PROBLEMS which is available through many fine book sellers.

Written on August 16, 2013.

Copyright 2013-2014 Woodrow Wilcox

www.ObamacareHurtsSeniors.com