

HELPED CLIENT FILE COMPLAINT

By Woodrow Wilcox

In mid-December 2013, a couple who were clients of this insurance agency started phoning our office for help. Their agent referred them to me. The couple is from Saint John, Indiana.

In July of 2013, the couple contacted the Social Security Administration to apply for Medicare to be effective January 1, 2014. The wife was going to retire. On January 1, 2014, both the wife and her husband would lose their employer provided group health care insurance. The couple visited our insurance agency to select Medicare supplement insurance policies that would start on January 1, 2014. This couple was very responsible about planning for retirement.

Unfortunately, some federal employees were not so responsible. The couple never received their Medicare ID cards. They phoned and asked about it. They were told that their request never was processed. Someone at the Social Security Administration promised to “red flag” their request for ID cards. That’s when the couple contacted me for help.

I knew that if the couple did not get their Medicare ID cards on time, their Medicare supplement insurance policies may not work to pay on bills either. The insurance companies need a client to have a valid Medicare ID number for claims to be processed correctly. It was vital that the couple get their Medicare ID cards right away because there were less than two weeks before they would need them.

To speed things, I wrote a letter to their Congressman which explained what the Social Security Administration had failed to do to help the couple get their Medicare ID cards. Federal agencies respond to a problem inquiry from a congressman much faster than to a problem inquiry from a senior citizen or an insurance agency. So, I helped the couple to file a complaint with their congressman. In some situations, that is the most practical thing to do.

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