

HELPED NEIGHBOR FROM GRIFFITH

By Woodrow Wilcox

On August 23, 2013, I helped a neighbor from Griffith, Indiana. He brought a medical bill from a local hospital and asked me for help. The bill was for \$748.95 for services rendered on three dates in February 2013.

I reviewed the bill and contacted the client's Medicare supplement insurance company to learn what it knew of the bill. It reported that Medicare sent no claim information for dates of service 02/12/2013 and 02/20/2013. Medicare did send a claim for \$12 for date of service 02/19/2013. Obviously, Medicare failed to send complete and accurate claims information to the client's insurance company.

That is the fault of neither our client nor the hospital. It is Medicare's fault.

I wrote a letter to the hospital which explained what I had discovered and asked the hospital to send certain essential claims information directly to the client's insurance company. Then, it will have the information that it needs to process the claims. You can't blame an insurance company for not paying a claim that it never got from Medicare.

Our client told me that he tried to fix the medical bill problem himself but could not. He had made several phone calls and thought the bill problem was fixed. But, it was not. Then, he asked me if he owed me anything. I told him that he owed us nothing. This agency distinguishes itself from other insurance agencies by "going the extra mile" for our clients in such matters. Does your insurance agency give this high standard of service to senior citizen clients? If not, why not?

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