

## **MEDICAL BILLS UNPAID BY MEDICARE**

**By Woodrow Wilcox**

**On August 15, 2012, a client visited me to ask for help with a Medicare medical bill problem. Medicare was not paying anything on her claims. The client is from Crown Point, Indiana.**

**I believed that I knew what the problem was. So, I typed a letter for the client to sign. Copies of the letter were sent to Medicare, her former employer, her Medicare supplement insurance company, and every medical service provider who was sending her a bill. Here is the letter after some editing to remove the identity of our client.**

**# # #**

**Dear Representative,**

**I have a problem with my medical bills not getting paid and I need your help.**

**I retired on February 1, 2012. My insurance coverage through my employer was supposed to end on February 1, 2012. My Medicare coverage was supposed to start on February 1, 2012. But, my medical bills since that date have not been getting paid.**

**I have phoned Medicare several times. A Medicare representative told me that they did not have me listed in the system as having Medicare as the primary insurer. Each time that I called Medicare, the Medicare representative told me that my problem was fixed during the phone call and to request that the claims be resubmitted. When the claims were resubmitted, Medicare refused to pay on the claims for the same reason that their system does not show Medicare as my primary insurer. How many times do I need to phone Medicare to get this problem corrected?**

**A person at my insurance agent's office believes that either my former employer did not send a letter of coverage termination to Medicare or that**

**Medicare has not entered the information in its system yet. If that is the source of the problem, then what should I do to pester the correct person until something gets done and the problem is solved? Please, help me to fix the problem.**

**# # #**

**When I help a client in a matter such as this, the service is free of charge. Does your insurance agency give senior citizen clients this high level of service? If not, why not?**

**Written on August 24, 2012.**

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