

MEDICARE 18 MONTHS PAST DUE

By Woodrow Wilcox

On July 12, 2012, an insurance agent in our office delivered information to me about a Medicare related medical bill of one of our clients who is over 90 years old. The client is a friend of the agent as well as a client. He asked me to work to fix the problem right away and I did.

The bill was from a hospital in another county for services rendered on January 9 through January 14 of 2011. The bill was for \$1,132. I got the bill a year and a half after it was made.

I checked with our client's Medicare supplement insurance company. Medicare never sent the claim to the insurance company. Eighteen months had passed. The hospital or its collection firm was getting ready to sue our elderly client. The hospital did not cause this problem. The insurance company did not cause this problem. Our insurance agency did not cause this problem. Our senior citizen client did not cause this problem. **MEDICARE CAUSED THE PROBLEM BY FAILING TO DELIVER CLAIMS INFORMATION TO THE INSURANCE COMPANY FOR EIGHTEEN MONTHS.**

The bill represented the Medicare Part A annual deductible which was covered by the client's policy. The insurance company was ready and willing to pay the bill. It just needed Medicare to deliver the claims information so that the insurance company could pay the bill.

This situation is another example of why I believe that government health care programs are not as reliable as many people believe.

The help that I gave to this client was FREE OF CHARGE. Everyone at this insurance agency really cares about our senior citizen clients and we do our best to serve them well. Does your insurance agency give this high level of service to its senior citizen clients? If not, why not?

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