

## **MEDICARE DENIED MAMMOGRAM CLAIM**

**By Woodrow Wilcox**

**On October 2, 2012, I wrote a letter to a client to tell her that Medicare refused to pay anything for a mammogram that was ordered by her doctor. Following is the body of the letter with the personal identification information removed.**

**###**

**You sent an unpaid bill for \$107 for a mammogram to our office for our review. You wanted to know why you got a bill when you have both Medicare and a Medicare supplement policy.**

**I phoned your insurance company. It reported that MEDICARE DENIED THE CLAIM BECAUSE MEDICARE DECIDED THAT IT WAS AN UNNECESSARY MEDICAL SERVICE TO YOU.**

**Your Medicare supplement insurance policy pays when Medicare approves a claim as medically necessary, but not when Medicare rules that the service is not medically needed.**

**I was taught that this old rule was designed to prevent senior citizens from using Medicare to get unneeded plastic surgery to look younger. But, lately, Medicare has ruled mammograms and x-rays as being unnecessary for senior citizens in more and more circumstances. These rulings save the federal government money and push medical costs back onto senior citizens.**

**I have a good record of helping senior citizens to correct Medicare mistakes. But, I am unable to change a government policy. If you bring to me the MEDICARE SUMMARY NOTICE form that relates to this claim, I could review it with you to check for any mistakes. If there is a mistake, I might be able to help you. But, over the last three years, these rulings more and more often have been caused by government policy and not by mistakes.**

**###**

**Written on October 2, 2012.**

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