

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.

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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.

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Written on October 2, 2012.

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