

MEDICARE “HIT” MERRILLVILLE WOMAN

By Woodrow Wilcox

On March 20, 2014, I investigated a Medicare medical bill problem for a woman from Merrillville, Indiana.

The balance of the bill was \$116. I phoned her Medicare supplement insurance company to learn what it knew of the bill. It reported that Medicare ruled that a laboratory culture study ordered by her doctor was not covered by Medicare. The insurance company could not tell me why because it did not have that information.

If Medicare rules that a medical service is not covered by Medicare, then neither Medicare nor the Medicare supplement insurance company will pay for the medical service.

In my letter to the client, I explained some options for checking on this further and explained that I needed her to come to my office to work with me if she wanted to pursue any of those options. Otherwise, she would have to pay the \$116 bill.

At this point, I don't really know the reason that Medicare refused to help pay for a medical test that our client's doctor ordered. But, I suspect that it is another case of the federal government changing Medicare rules in order to shift more health care costs off the federal government and back onto the senior citizens. The federal government has been changing Medicare rules lately.

Note: Woodrow Wilcox has saved clients of the insurance agency where he works over one million dollars by correcting medical bill errors that were caused by mistakes in the Medicare system. He wrote the book *SOLVING MEDICARE PROBLEMS*.

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