

SAVED HOBART MAN OVER \$1500!

By Woodrow Wilcox

In February 2011, a couple brought bills and other papers to me and asked me to review and explain the documents. The balance that the hospital sought from the man was \$1,539.94. The couple is from Hobart, Indiana.

I reviewed the documents and phoned the client's insurance company to learn what it knew of the bill. That insurance company reported that Medicare sent to it a claim for those dates of service which totaled just over two thousand dollars – not the \$29,001.79 of total original charges on the bill that the client received.

Obviously, there was a big difference between what the hospital charged and what Medicare reported to the insurance company that the hospital charged. This "goofed" all the numbers for our client's claim with the insurance company. The patient did not cause this problem. The hospital did not cause this problem. The insurance company did not cause this problem. The federal Medicare system caused the problem.

I helped the clients by writing a letter to the hospital billing department to describe the problem and request their cooperation to solve it. I outlined what I wanted them to do to resolve this problem for our client and get the hospital paid.

In the middle of May 2011, the client visited the office and showed me papers from the hospital and the insurance company. I reviewed the papers and phoned the insurance company to make sure that I was reading correctly the paper that it sent to our client.

The client had received a bill from the hospital for the final balance of \$1,539.94. The client wanted to know if he should pay it. I showed him how to read the document from his insurance company. His insurance company wrote to him that it had made and sent a check to the hospital for the balance of \$1,539.94. The bill from the hospital and the check from the insurance company were sent at about the same time. The hospital had done what I requested by sending certain essential information to our client's insurance company and the insurance company was sending a check to pay the bill. Our client owed the hospital nothing.

All the help that I gave to this client was FREE OF CHARGE. Does your insurance agency give this high level of service to its senior citizen clients? If not, why not?

Written on May 17, 2011.

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