

TELL CONGRESS ABOUT MEDICARE PROBLEMS!

By Woodrow Wilcox

A client of this insurance agency asked me to help with a medical bill problem. The client is from Lowell, Indiana. The total of the unpaid balance was \$910.

I checked the paperwork and phoned the client's insurance company. Medicare never sent the claim information to the insurance company. So, I typed a nice letter to the client's doctor's office. In the letter, I explained the problem and asked them to send the essential information directly to the claims department of the client's insurance company.

The next day, an assistant in the doctor's office phoned me. She complained that the doctor's office should not have to copy things and mail them to the insurance company. She said that was what the "crossover" system was supposed to do.

I agreed with her that Medicare's "crossover" claims system was supposed to do that. But, in this case, it did not. The claims system of Medicare is an electronic data system that uses telephone lines, satellite systems, and clerical people to send information about claims. If something does not work correctly, then the senior citizen's Medicare supplement insurance company doesn't get the claim to process and pay.

The doctor's assistant asked why the doctor's office should do the work to photocopy and send the essential information to the insurance company. I explained to her that the doctor's office did not have to do that, but that it would be the fastest way to get the essential information to the insurance company for processing and payment.

The alternative involves having or helping the senior citizen to contact Medicare and request a resending of the information. That is more time consuming. It takes longer to get the bills to the claims department at the insurance company.

The assistant mellowed a bit when I explained that the billing problem was not caused by the doctor's office, by her, by the insurance company, or by the client. The billing problem was caused by Medicare.

"But, the insurance company is still getting paid the premiums," she said.

"Yes and the federal government is collecting Medicare taxes from everyone. But, Medicare is not doing its job. The federal Medicare bureaucracy is causing the

problem and the I.R.S. is collecting Medicare tax money at the same time," I responded.

"Please, don't blame the insurance company, this insurance agency, or me for your office not getting paid yet. I'm just helping to correct mistakes caused by Medicare in order to help a little old lady who is our client to get her bills paid. When Medicare goofs and causes problems for our clients, I step into the mess to fix it. And our insurance agency does not charge our clients anything for this extra service. The doctor's patient is our client and we do our best to serve her and other clients well," I concluded.

I would encourage every doctor or other medical services person who is aware of Medicare's failures regarding getting information to insurance companies for claim processing to contact their congressional representatives and make a lot of noise about this problem. The Medicare system's failures cost time and money to the offices of medical service providers and insurance agency administrators and agents when we work to fix the messes that Medicare makes for senior citizens. TELL CONGRESS ABOUT THE MEDICARE PROBLEMS!

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