

MEDICARE DISALLOWED ANOTHER WOMAN'S TESTS

By Woodrow Wilcox

A client of this insurance agency sent a bill from her doctor's office with a note to our office. She wanted to know why her doctor's bill was not paid by her insurance. The woman lives in Schererville, Indiana.

About a month ago, another client had exactly the same problem. Medicare disallowed the charges for a breast and pelvic exam and pap test which was ordered by her doctor.

In each case, Medicare disallowed the claim. Whenever Medicare disallows a claim, neither Medicare nor the Medicare supplement insurance will pay anything on the claim. The senior citizen is stuck with the bill for the disallowed claim.

Here is how I explained this to our client in a letter.

The bill for \$132 was not paid by the insurance company because Medicare disallowed it. When Medicare denies or disallows a claim, the Medicare supplement insurance policy will not pay on it because it is only a Medicare supplement policy. Medicare must approve a charge before any Medicare supplement policy will pay.

Medicare rules are changing. You had a breast and pelvic exam and pap test which Medicare had approved in the past. But, under Medicare's rules and regulations, you can get such medical services only within certain time periods.

Probably, your medical services were performed outside the Medicare allowed time periods.

In such a case, we want you to understand that neither our agency nor the insurance company had anything to do with this outcome. The refusal to allow your claim was a decision solely by Medicare.

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