

BILLING DISCREPENCY COULD INDICATE “SENIOR SHAKEDOWN” BILL

By Woodrow Wilcox

An elderly widow from Whiting, Indiana who is a client of this insurance agency sent some bills from some local hospitals for our review. Each bill had a balance due which should not have happened because of the type of Medicare supplement policy that the widow had.

In each case, there was a difference between what the hospital reported to the patient as the original billed amount and what Medicare reported to the insurance company as the original billed amount. In each case, this caused a “balance due” difference which the hospital expected the senior citizen to pay.

The difference in the original billed amount as reported by the hospital or Medicare could be caused by several problems. In some cases, Medicare personnel accidentally enter the wrong figures

But, too often, a hospital files charges with Medicare, and then adds new charges to the bill without re-filing with Medicare. That is why the original billed amount presented to the patient is higher than the original billed amount reported by Medicare to the Medicare supplement insurance company. This cheats the senior citizen on Medicare in several ways.

First, the senior citizen’s Medicare supplemental insurance company will never pay on the higher billed amount because the insurance company will never get the claims from Medicare. Medicare will not pay on the added charges because it never got the claims from the hospital or other medical service provider. And the hospital or other medical service provider will demand money from the senior citizen under fraudulent circumstances.

In such cases, the hospital or other medical service provider never has the added charges reviewed by Medicare, adjusted downward by Medicare, or paid by Medicare or the Medicare supplement insurance company. The medical billing entity **MAKES MORE MONEY BY ADDING CHARGES TO THE BILL AFTER SENDING THE FIRST BILL TO MEDICARE.** The extra charges don’t get reduced by Medicare and the senior citizen is hit with charges that are wrongfully demanded.

If the senior citizen does not get help to find the problem and confront the hospital or other medical biller on the matter, then the senior citizen will pay the extra charges. I call these “add on” bills “senior citizen shakedown” bills. I consider these bills to be a form of larceny against senior citizens by hospitals and other medical service providers.

Note: Woodrow Wilcox has helped senior citizens with Medicare billing problems and has written articles on the subject for over five years. To read more articles by him, visit www.woodrowwilcox.com

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