

HELP SENIOR CITIZENS WITH MEDICARE BILLING PROBLEMS

By Woodrow Wilcox

For almost five years, I have helped senior citizens to fix Medicare related problems. Believe me, there are many, many problems with the Medicare system.

Most of the problems are caused by Medicare employees, insurance claims workers, clerical workers at hospitals and doctor offices, and collection agencies or attorneys. Seldom is a Medicare problem caused by the senior citizen who is on Medicare. But, when a problem occurs, the senior citizen is expected to fix it by calling, writing, faxing, or visiting various offices. Few senior citizens can do that effectively.

The senior citizens whom I serve are the clients of my employer – the largest senior citizen oriented insurance agency in the Midwest. That is Senior Care Insurance Services in Merrillville, Indiana. We have thousands of clients. I keep dealing with the same problems over and over again but for different clients. Medicare is far from perfect.

The owners and managers of this agency provide such help to the clients even though it costs much to do so. It demonstrates that this insurance agency really cares about the client. I'm sure that other insurance agents and agencies care about their clients, too. But, it is difficult for a single agent or a small agency to deal with Medicare problems if no training or little experience is provided.

So, I have a suggestion for every city, town, county, and parish in the U.S. Establish public office and officers to help your community's senior citizens with Medicare related problems. If the Medicare problem is caused by a hospital, a doctor, the claims department of an insurance company, or some other party, **BILL THAT PARTY FOR THE COSTS OF HELPING THE SENIOR CITIZEN.** An insurance agent or agency can not charge the offending party for causing the problem as a government office can. If the problem was caused by the senior citizen of your community, don't charge anything. Let it be a great service of your community to the senior citizen.

All that is needed to help your community's senior citizens with their Medicare related problems is an office with computers, internet, fax machine, telephones, and office supplies. A few essential forms to allow disclosure and agency are needed, too.

Insurance agents and agencies have been providing this help to their clients at significant costs and loss of funds. A caring insurance agent should not have to lose time and money constantly because other parties are messing up clients' Medicare claims. The municipality that helps the community's senior citizens has a much better chance of recouping some costs from the offending party.

When a senior citizen's Medicare claims are not handled properly, it can result in the senior citizen being bombarded with demands for money which are not legitimate. If money is wrongfully extracted from a senior citizen, that person is harmed and the community where that person does business is harmed because there will be less money in the local economy. A few years ago, I helped a widow from Cedar Lake, Indiana clear up over \$6,000 of bills for which she never should have been billed. So, it really is in the best interest of every community to help senior citizens with Medicare related problems.