

Protect Senior Citizens From Shakedowns

By Woodrow Wilcox

I help senior citizens every day with medical billing problems.

When medical service providers make mistakes in billing the senior citizens, I don't get upset. I investigate and explain the facts. If the medical service provider responds with an apology and correction, I think nothing more of it.

But, when there is a repeating pattern of problems, I go further and dig deeper. If I suspect a pattern of sloppy bookkeeping or fraudulent activity, I am ready to report the matter. But, to whom should I report it? The facts make a difference. I understand that, but many senior citizens don't understand that. If the senior citizen is an immigrant, there is both a language and cultural hindrance to finding the appropriate government official to whom the matter should be reported for investigation.

As a substantial number of people in the United States ages, more of these people will be targeted to become victims of unethical and illegal practices. Many times, our clients contact us to ask if they should pay a medical bill that has come to them. Most of the time, the bill is innocently sent before Medicare and the Medicare supplement insurance company have received and processed it. But, sometimes, bills are sent in violation of Medicare practices.

There are some medical labs and some medical service providers operating in this area who do not seem to want to comply with good billing practices. Senior citizens who own their own home or have good credit and get a "bad" bill often pay the bill to protect their credit. When I write "bad" bill, I mean a bill that is not really owed by the senior citizen, but which is sent by a medical service provider.

I suggest that every state and every county that has a substantial senior citizen population have a central office for investigating reports of senior citizen victimization. On such a team, local business people who are familiar with good practices in a certain business specialty can act as advisors to the investigating team. For, example, our office could help with determining if medical service providers are billing and processing payments correctly or not. The local business people can volunteer to assist the investigating team so that it can more easily determine innocent error from illegal activities that need to be prosecuted. The investigative team can more easily make an impression on out of state medical service providers or billing services that target senior citizens in our state or county.