

SAVE THE PAPERWORK!

By Woodrow Wilcox

Saving paperwork might annoy some people that you know. But, if you must deal with insurance companies, Medicare personnel, and people who work at hospitals, laboratories, and doctor offices, saving paperwork can be a blessing.

Recently, I helped a client who lives in Cedar Lake, Indiana, but spends the winters in Haines City, Florida, near Walt Disney World.

While in Florida, he got sick and got treatment.

His insurance company had some questions about the claims and tried to write to all the medical service providers in Florida that the client used.

But, a clerical error at the insurance company caused a problem for our client. The bills were not getting paid. The client came to me for help.

It took some phone calls, some letters, and some time. I had to find the source of the problem. The client gave me some paperwork, but not everything that I wanted to make my job a bit easier.

Finally, I learned that the insurance company would not pay claims until their questions were answered and that a clerk at the insurance company had been sending the insurance company's questions to two doctors using the wrong addresses.

I solved the problem by getting the correct addresses for the doctors to the insurance company and alerting them that the delay was because of a clerical error at their firm. These things will happen. People get distracted or tired and make honest mistakes. So, I was not upset about the mistake. I was frustrated that it took so much of my time and effort to get things corrected so that our client's claims would be paid.

Just in case you need to ask someone for help in straightening a medical billing mess, save the paperwork!

Note: Woodrow Wilcox is the senior problem resolution officer at the largest senior citizen oriented insurance agency in the Midwest.

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