

HELPING SENIOR CITIZEN VETERANS

By Woodrow Wilcox

Many senior citizen veterans are owed some money. I want to help them get that money. Are you one of those senior citizen veterans or do you know someone who is?

Many senior citizen veterans who have a Medicare supplemental insurance policy have had to pay money to doctors and hospitals which they should not have had to pay. I just learned how those veterans can get their money back. But, first, I will explain the problem.

When a veteran with a Medicare supplemental insurance policy uses a VA medical facility, the VA sends information to Medicare, then Medicare tells the VA what to charge and to which insurance company the bill should go.

The insurance company gets the bill and pays on it. But, Medicare does not remember the charge from VA. So, when the veteran goes to a private doctor or hospital later, Medicare's calculations about the annual deductibles for Part A and Part B Medicare are different than the insurance company's calculations. The difference puts the veteran in a "squeeze" financially.

The insurance company won't pay the deductible twice. Medicare refuses to pay the doctor or hospital because it believes that the annual deductible has not been met yet. Then, the doctor or hospital threatens to send the veteran's bill to a collection agency or attorney.

So, the veteran pays the bill to avoid damage to his or her credit. The veteran should not have to pay anything. So far, our clients who have paid such amounts have been "out" of the money.

This can force the veteran to pay the annual deductibles again even though the insurance company already paid the annual deductibles. For this year, Medicare Part A deductible is \$992 and Medicare Part B deductible is \$131. That means that each year, a veteran could be forced to pay up to \$1,123 or more as deductibles increase.

I felt that this was unfair. So, for over six weeks, I have been calling VA offices to explain the problem and learn if there is a solution. I got the solution that I am reporting from Barbara Mayerick who is the Director of Business Development of the Veterans Health Administration, Chief Business Office in Washington, D.C.

Her office has been aware of the problem and has been working on an automated solution. Until such a solution is in place and functioning properly, she asked me to give the following information to senior citizen veterans who have had to pay medical bills to protect their credit in the scenario that I have described.

The veteran should take the bills that were paid to the VA medical center business office closest to the veteran. According to Ms. Mayerick, a process is now in place for such a veteran to get reimbursement. But, the reimbursement comes in a round about way. The VA business

office will arrange for a refund to the veteran's insurance company so that the insurance company can pay the doctor or hospital that was paid by the veteran. The veteran should then be reimbursed by the doctor or hospital.

Ms. Mayerick said that if a veteran tries that approach but does not get the problem resolved, the veteran could contact her office for assistance. Her address follows below. Good luck to all veterans who had to pay money to protect their credit.

Ms. Barbara Mayerick
Director of Business Development
Veterans Health Administration
Chief Business Office
Mail Station 161
810 Vermont Street, N.W.
Washington, DC 20420

Woodrow Wilcox is the Problem Resolution Officer at Senior Care Insurance Services in Merrillville, Indiana. It is the largest senior citizen oriented insurance agency in the Midwest.

Written and syndicated in the fall of 2007 by
Woodrow Wilcox, Wilcox News Service