

How Doctors and Hospitals Can Really Mess Up Medicare Bills

By Woodrow Wilcox

When a senior citizen who has Medicare and a Medicare supplemental insurance policy visits a hospital or a doctor's office, a lot can go wrong and often does. Straightening out the messes that doctors, clinics, hospitals, laboratories, and Medicare create is a key function of my job. It is a full time job and then some.

Medical service providers have up to 15 months to submit a claim for payment. That means that the billing department of a medical service provider can "dilly-dally" for a year and almost three months before submitting a claim to Medicare. Many medical service providers submit the claim within three months. That is a much more reasonable and workable time period.

Recently, a medical office in Munster, Indiana submitted claims to Medicare ONE YEAR after the medical services were provided. In that one year period, the senior citizen had changed from one insurance company to another for her Medicare supplemental insurance policy to reduce her monthly premium payments.

Medicare got the claims over a year after the medical services were provided and mistakenly forwarded the claim information to the new insurance company instead of to the insurance company that the patient had at the time of services a year earlier. The new insurance company refused to pay on bills that were created before the client bought her policy with the new insurance company.

The client sent a copy of the unpaid bill to our office for our review. I caught the problem, reviewed the facts with both insurance companies, and wrote to the doctor's office to tell them what information to send to each insurance company so that the claims could be processed and paid.

If you are a senior citizen who has a problem with a medical bill that has been unpaid by Medicare and/or your Medicare supplemental insurance company for more than three months, contact your insurance agent for assistance to check and correct whatever problem is preventing the processing and payment on the bill. The more you delay, the more difficult it will be to fix the problem. If you wait too long, you may pay dearly for procrastinating.

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