

## Mistakes Happen: Give People a Chance to Correct Things By Woodrow Wilcox

Recently, a hospital billed a client for \$912 that the client did not expect to pay. I asked the client to bring all the papers that pertained to the bill so that I could review it.

For minor billing problems or questions, calling the policy holder services department of the insurance company that issued a Medicare supplement insurance policy is the quickest and easiest way to resolve a problem for a senior citizen. But, sometimes, it is too complicated to talk on the phone and describe the various documents from a medical service provider, Medicare administrators, and the insurance company claims department. Sometimes, it is better to take the papers to your insurance agent's office to ask for a review. An experienced insurance agent or administrator can review the papers to find the most important parts and help to resolve the problem.

When I reviewed the client's papers, I discovered what I thought was an error on the part of either the hospital or the insurance company. I phoned the insurance company and learned that the bill had been paid. I got the check number and the date of issue. In a letter to the hospital, I explained all of this and cited the payment information.

Two weeks later, our client got another letter from the hospital which demanded payment within five days or the matter would be given to a collection agency or attorney. I phoned the patient accounts department of the hospital. I asked to speak to the department supervisor. I asked for the fax number to the department. My intention was to alert the supervisor that the bill had been paid and then send copies of my previous correspondence. But, I never got to speak to the supervisor. The person answering the phone told me to "hold" when I asked for the supervisor and fax number. I waited and waited.

Then, I called the hospital and got the name and fax number of the hospital administrator. I wrote a polite letter that explained that the bill had been paid and that I had tried to discuss it with a supervisor in the patient accounts department, but that I had been put on "hold" and ignored.

I believe that the hospital administrator will realize that I have been reasonable in my attempts to resolve the problem for our client. But, if the hospital administrator ignores my attempts to resolve the problem, then I will bring this billing problem matter to the attention of state and federal officials who regulate hospitals and their Medicare billing practices.

But, please, notice something. When there is a problem, I try to be reasonable. Everyone makes mistakes. When mistakes do happen, and it affects our clients' in a negative way, I try to collect the facts and then discuss the problem to a resolution. I do that because if I make a mistake, I want others to treat me in like manner.

Written and syndicated by the author. Woodrow Wilcox; Wilcox News Service