

Ask Your Insurance Agent To Review A Medical Bill Balance

By Woodrow Wilcox

A client from Griffith, Indiana visited our office and brought some bills for our review. I copied and checked on both bills.

One of the bills had been paid by the client's Medicare supplement insurance company, but the doctor's office had failed to record the bill as paid. I sent a letter to the doctor's office and told them to correct their records. I cited the check number and the date of the check that the doctor's office had already received and cashed. That bill was definitely paid.

The other bill had not been paid because the insurance company never got notified of it. I faxed to the claims department of the client's insurance company a copy of the Medicare Summary Notice that listed the unpaid claim. Once a Medicare supplement insurance company has the information on that notice, it can pay a claim.

A claims department that handles Medicare supplement insurance policy claims can not pay anything without the detailed explanation of how Medicare treated the medical service. Usually, the insurance company gets the information from Medicare in a Medicare Explanation Of Benefits (MEOB). But, sometimes, the medical service provider, or Medicare, or technology will cause an error and the insurance company won't get the notification.

In such a case, the matter can be remedied by sending a copy of the client's Medicare Summary Notice to the claims department at the insurance company where the client has a Medicare supplement policy.

In the case of our client from Griffith, the client made a payment to a collection attorney on the claim that the insurance company never received. So, I wrote to the collection attorney, advised him that the insurance company never got the claim, told him that the claim would be paid by the insurance company, and cautioned that the attorney should be prepared to reimburse the payment to our client once the insurance company had paid it.

If you have a Medicare supplement insurance policy and a bill does not get paid, ask your insurance agent to review the matter. Sometimes clerks at medical service providers make mistakes. Sometimes the electronic message via satellite from Medicare to the insurance company is damaged or incomplete. Sometimes, Medicare refuses to pay for a medical service. The insurance agent who sold the Medicare supplement insurance policy to you should be willing to help you understand your policy, correct any billing errors, or select a different policy that suits your needs better.

Written June 16, 2006

Written and syndicated by Woodrow Wilcox