

Many Problems With Medicare Part D

By Woodrow Wilcox

There are many problems with Medicare Part D. Many senior citizens are frustrated because they have enrolled in a Medicare Part D plan, but have not received the policy or identification card that they expected.

Medicare Part D has been frustrating for insurance agents and insurance agencies, also. In my opinion, the entire Medicare Part D law was poorly written and poorly planned. Congress may have consulted pharmaceutical companies, insurance companies, and various lobbyists when it wrote this “bad” law. But, I don’t believe that Congress or the President consulted any insurance agents who actually work with senior citizens.

The law is very complicated. The Medicare Part D plans are not standardized as the plans are standardized for Medicare Part A and Medicare Part B. Instead, there is a minimum level of requirements for any Medicare Part D plan. Then, insurance companies can be creative. As a result, over 500 insurance companies offer Medicare Part D plans. The number of possible plans is over 3,000 in the U.S. and over 200 in the State of Indiana. With so many variations, it is difficult for insurance agents and their senior citizen clients to compare “apples” to “apples” and “pears” to “pears”.

Another problem is that some insurance companies simply did not prepare to serve the enormous numbers of enrollees for Medicare Part D plans. One client reported being on the phone for three hours before she could talk to a Medicare Part D representative to correct a matter. Things got so bad for the agency with which I work that we had to send a letter to a major insurance company to try to jolt the company into providing better service to insurance agents and their senior citizen clients. Here are some excerpts from the letter that I sent that will enlighten you to the problems that many insurance agents are having when they try to help senior citizens with Medicare Part D.

“Dear Supervisor,

“We are quite disappointed with the service from your department.

“Our staff members have informed me of several negative incidents concerning our attempts to get information about the status of applications that our agency sent to (your insurance company) – to your department. Yesterday, one member of our staff was instructed by your company that we are no longer to call or fax anything to your department to get information unless it is a life threatening emergency. When our clients can’t get the medicines that they need because (your insurance company) is not processing their enrollment into Medicare D plans in a timely manner, we consider that to be life threatening.

“Our staff was told to use the customer service phone number to make inquiries. When our staff members use that phone number, they get a recording that there will be a fifteen minute wait or a disconnection. Then, there is a disconnection. This is extremely poor customer service.

“This agency is the largest insurance agency in the entire State of Indiana for serving the needs of senior citizens. Our clients are our relatives, our friends, our neighbors, and their relatives, friends, and neighbors. We care about every client. If you don’t care as much about our clients as we do, then maybe we should help our clients to do business with other insurance companies.

“There must be an immediate improvement in our agency’s ability to get information on the status of our clients’ applications for (your insurance company’s) Part D plans, or this matter will be taken to more executive officers of (your insurance company).”

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