

## DON'T BLAME YOUR INSURANCE AGENT WHEN YOUR HOSPITAL OR DOCTOR MESSES UP THE BILL!\

By Woodrow Wilcox

When a Medicare covered client has a problem with a bill not getting paid by the Medicare supplemental insurance company, don't blame the insurance agent.

But, do ask the insurance agent who sold the policy to help with getting the problem resolved.

A few moments ago, I just finished helping one of this firm's clients from Lowell, Indiana. She had a bill from a hospital in Chicago which was not paid by the client's Medicare supplemental insurance company.

I collected the papers that the client had on the matter and called the insurance company to ask why the bill had not been paid. I learned that the hospital messed up by making two errors.

First, the hospital sent the bill directly to the insurance company instead of sending the bill to Medicare for processing and then forwarding to the insurance company. Second, the hospital gave the wrong COORDINATION OF BENEFITS codes on the information sent to the insurance company. The insurance company had not received the claim from Medicare and did not have the needed information to process the claim correctly and legally.

After some effort, I obtained a copy of the MEDICARE SUMMARY NOTICE which gives the same essential information as the MEDICARE EXPLANATION OF BENEFITS. Medicare supplemental insurance companies need the information on one of these Medicare documents in order to process and pay a claim.

The hospital caused the problems that caused the bill not to be paid promptly. The same problems happen when doctors and clinics mess up on a bill.

So, when problems like this happen, don't blame your insurance agent. Your insurance agent is probably the best person capable of helping you to fix a Medicare related problem when it occurs.

Note: Woodrow Wilcox is the senior Problem Resolution Officer at the largest senior citizen oriented insurance agency in the Midwest.

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Woodrow Wilcox  
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