

HERE ARE A FEW SUGGESTIONS

By Woodrow Wilcox

Recently, I had to help a client who was robbed.

She needed help with getting new ID cards for her Medicare supplemental insurance and her Medicare Part D prescription plan.

If you are a senior citizen, or if you help to care for a senior citizen, I suggest photocopying every ID card and credit card of the senior citizen and keeping the copies in a safe and secure place.

If the senior citizen's wallet is stolen or lost, having copies of important papers that may have been in the wallet or purse at the time will help to make the process of getting replacement documents easier.

For those who are not senior citizens, this is a good idea, too. If you make copies of your driver license, credit cards, and other important items that you carry with you, you will have an easier time getting replacement documents, too.

I suggest to every driver, senior citizen or not, that a disposable or digital camera be carried when driving. If an accident happens, take pictures of the scene, the damage, the people, the injuries, the roadway, and other items. These photos can help to refresh memory before having to testify and the photos are usually accepted as evidence in court.

Finally, I have another suggestion about Medicare. This is a suggestion that Medicare laws be changed. When a person reaches age 75, don't require them to carry Medicare supplemental insurance in addition to Medicare. Instead, have Medicare cover 100% of the Medicare approved charges.

In this way, from age 65 to age 75, senior citizens will help to pay for their medical services. After age 75, many senior citizens have memory problems which can cause the accidental non-payment of a Medicare supplemental policy premium. When an elderly person forgets to pay a premium, and no payment is made for sixty days, most companies will cancel the policy for non-payment and not allow the senior citizen to renew the policy. The senior citizen would need to re-apply for coverage. At age 75, most senior citizens have serious health problems which would prevent them from qualifying for a new insurance policy. Thus, the senior citizen is left with no insurance but Medicare.

Since Medicare pays only 80% of approved charges, the senior citizen on Medicare who has no Medicare supplemental coverage would be responsible for the other 20% of Medicare approved charges. If one hospital stay results in charges of \$100,000 in Medicare approved charges, the senior citizen would be responsible for \$20,000 of the bill. How much would a bill for \$20,000 affect the senior citizens that you know?

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