

## **LEARN AND FOLLOW MEDICARE RULES TO SAVE MONEY**

**By Woodrow Wilcox**

One of our clients sent a copy of a bill that was not paid by the Medicare supplemental insurance company. The client wanted to know why the insurance company did not pay the bill. I investigated the matter.

Unfortunately, I had to write a letter to the client to explain why Medicare and the insurance company refused to pay on the claim. The case is another example of why it is so important for senior citizens and the friends and loved ones who help senior citizens to learn and follow the rules of Medicare.

People who learn and follow the rules of Medicare can save lots of money. People who do not learn and follow the rules of Medicare can lose lots of money. In which category of people do you want to be?

Below here is part of the letter that I sent to the client. Read and learn so that you can avoid the same mistake.

Recently, you sent a bill to our office for review. That bill is being returned to you with this letter.

The bill is for a balance of \$99 for a routine physical examination. Medicare denied this charge. By law and by your insurance contract, the insurance company can not pay on a claim that Medicare denied.

Medicare denied the charge because routine physical examinations are never covered and never have been covered by Medicare.

If this was not a routine physical examination, your physician should have written notes to indicate that the examination or tests were for

diagnosis. Examinations and tests for diagnosis and treatment are generally payable by Medicare and the Medicare supplemental insurance. If this was not a routine examination, ask the doctor to augment the notes and resubmit the claim to Medicare for consideration of payment. If Medicare changes its position and pays on the claim, then your insurance company will honor that and pay on the claim according to the policy.

Because your doctor or clerk at the doctor's office advised Medicare that this was a routine physical, Medicare and the Medicare supplemental insurance will not pay on this bill. So, unless Medicare changes its position because of new information from your doctor, this bill is your bill and you should pay it.

To avoid this problem in the future, always ask your physician to be sure to write notes that indicate the medical necessity of an examination or other medical service.

Thank you for allowing us to help you with your insurance needs.

Cordially yours,  
Woodrow Wilcox

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

Written on September 21, 2006 by Woodrow Wilcox