

LETTER TO CONGRESS AND THE PRESIDENT

MEDICARE IS NOT WORKING WELL

By Woodrow Wilcox

I am the senior problem solver at the largest senior citizen oriented insurance agency in the Midwest. In the five years that I have been here, we have always had between 4,000 and 7,500 clients. Every day, Medicare problems come to us to solve for our clients because the system is so complicated and fouled that the average senior citizen has difficulty with it.

Recently, with the help of tv program producer Gordon Bloyer, our office used the internet to get the attention of Medicare to help one of our clients who was facing a life threatening situation. You can watch our appeal by visiting <http://www.youtube.com/watch?v=XUs-O1lhI0> , or visit www.gordonbloyershow.com, click “See Gordon Bloyer’s videos on youtube”, and look for the video picture of Gloria Den Hartog who worked with me to solve the client’s problem..

I have many complaints about the Medicare system. Here are just a few.

1. On a regular basis, information sent electronically from the medical service provider, to Medicare, to the Medicare supplemental insurance company IS LOST WHEN SATELLITES ARE USED IN THE COMMUNICATION. This gums up the works constantly and causes the bills not to be paid.

When the bills don’t get paid, medical service providers, collection agencies, and collection attorneys go after the senior citizens. Most senior citizens don’t know how to collect and coordinate the paperwork, call the right people, and fax copies to the correct parties in order to fix the problem. If insurance agents and agencies don’t intervene to help the senior citizen clients, the senior citizen clients become victims of the system that is supposed to benefit them. By this I mean that senior citizens are forced to pay bills that they should not have to pay.

2. Medicare Part D for prescription drugs is absolutely horrible in its design. It forces perfectly healthy people who don't need drugs to pay money to insurance companies. It does not really control the price of medicines. It created a system for enriching big insurance companies and big drug manufacturers. It restricted what could be paid to insurance agents but loaded the agents with the work of looking up medicines and explaining the complicated policies to senior citizen clients. It restricted the window of time for switching from one company to another to the month and a half of November 15 to December 31 when many senior citizens and insurance agents are busy with the holidays and have difficulty finding time to meet to discuss and accomplish a policy change.

3. In an effort to reduce government costs, Medicare has been writing regulations that shove more and more of the costs of healthcare back onto senior citizens. For example, if a senior citizen is well enough to take a pill during an emergency room visit, the cost of the pill is the patient's responsibility – not Medicare's.

4. Medicare does not help senior citizens with the costs of regular eye exams or eyeglasses. Nor does Medicare help with the costs for hearing tests and hearing aids. These are essential for senior citizens.

5. Insurance companies are allowed to hire people and firms in foreign countries to manage customer services aspects of Medicare supplemental policies. So, people in foreign countries are handling the identity information of senior citizens in the U.S. Is it any wonder that senior citizens are often the victims of identity theft when people in foreign countries have access to their identity information? I'm not attacking foreigners. I'm attacking the stupidity of our government for not restricting access to the identity information so that it can easily prosecute anyone who steals the information.

Written and distributed by Woodrow Wilcox.