

S. O. S. – SPEAKING OF SENIORS

MEDICARE, HOSPITAL, AND DOCTOR GIVE SENIOR CITIZEN ROTTEN TREATMENT

By Woodrow Wilcox

A client from Cedar Lake has had really bad luck with Medicare, a hospital, and a doctor.

On June 1, 2007, the client switched Medicare supplement policies from one insurance company to another insurance company with a lower rate. That is a normal and smart thing to do to save money.

Unfortunately, Medicare personnel did not update her records in a timely manner. The switch from the old insurance company to the new insurance company was on June 1, 2007. But, on January 4, 2008, the old insurance company reported that it had received a claim notice from Medicare for a medical service to our client which happened on September 21, 2007.

Of course, the old insurance company refused to pay the claim because our client did not have a policy with that insurance company on September 21, 2007. Medicare should have sent the claim to the new insurance company. But, Medicare did not. This gummed up the works a bit. But, the hospital in Lake County, Indiana compounded the problem.

The hospital started sending bills to our client from various addresses in Illinois, Michigan, and Pennsylvania. The places that generated the bills were not the place to which the hospital wanted a payment sent. And the hospital did not want the payment sent to its Lake County, Indiana address where the medical services were performed and the bill was generated.

To help our client, I wrote a polite letter that explained that Medicare sent the claim to the wrong insurance company and telling the hospital what to send to the correct insurance company so that the claim could be paid. I sent the letter to the Chicago payment collection address.

But, the people at the payment collection address never did anything that I asked. They never contacted the hospital personnel with the medical service and billing records to tell them about my letter. When I discovered this, I phoned the hospital and requested the fax number to the patient billing department. I used that fax number to send a cover fax and a copy of my previous correspondence to the patient billing department. But, that fax was ignored by hospital personnel.

When I discovered that, I made multiple calls to the hospital and was told to fax the same information to a different fax number. I did so. But, then, our client's account was given to a collection agency in Pennsylvania.

The hospital in Lake County, Indiana has treated our client very badly. How many other senior citizens are being harmed financially by this hospital's terrible business practices? As bad as this is, I know of a doctor in Merrillville, Indiana who treat's senior citizens with even worse business practices.

I am still helping this client. My assistance is free because she is a client of this insurance agency. How much are bad business practices by Medicare and medical service providers costing senior citizens who are badgered until they pay bills that they should not have to pay? I estimate that these practices cost senior citizens on Medicare about ONE BILLION DOLLARS PER YEAR. Someday, I hope to testify to Congress on this. When I do, I will name the rotten hospital and the rotten doctor.

Written on September 19, 2008.