

## **MEDICARE STATEMENTS DID NOT MATCH**

**By Woodrow Wilcox**

One of this agency's senior citizen clients sent a bill to our office for our review.

This insurance agency is not legally obligated to assist clients with customer service problems or claims problems. Insurance companies have entire departments devoted to those purposes.

But, many times, a senior citizen on Medicare does not know what to say to a claims or customer service person at an insurance company or at Medicare offices. Sometimes, something is missing and the senior citizen does not know that. Medicare procedures can be complicated. So, our agency tries to help in such matters because we really do care about our clients.

The bill to the client was for date of service 01/02/2008 and had a balance of \$32.65. I contacted the client's insurance company and learned that the bill from the hospital did not match the information from Medicare that the insurance company received.

The Medicare information received by the insurance company showed that after Medicare's payment and discount, the balance of the bill was only \$11.69 which the insurance company paid.

So, why did the hospital want the senior citizen to pay an extra \$32.65? I requested that the hospital send a copy of the Medicare information that it received about this bill to the insurance company claims department.

Since then, the hospital has not tried to get the extra \$32.65 from our client. This sort of thing happens quite often. We try to help our senior citizen clients by protecting them from wrongful charges due to the errors of others.

Note: Woodrow Wilcox is the senior problem resolution officer at the largest senior citizen oriented insurance agency in the Midwest.

Written on August 5, 2008 by  
Woody Wilcox  
Wilcox News Service