

MEDICARE-VA PROCEDURES CHEAT SENIOR VETERANS

By Woodrow Wilcox

I have been helping a client who is a senior citizen veteran from Dyer, Indiana. He is in a typical situation. Medicare-VA procedures don't work and it is costing him money. He has a bill of over twelve hundred dollars which would be paid if Medicare and the VA ever fix their billing system.

Here is the problem. A senior citizen who enrolls in Medicare shows a Medicare ID card to a medical service provider (i.e., a doctor, hospital, laboratory, etc.). The Medical service provider bills Medicare. Medicare determines the charges allowed under the Medicare system and pays 80% of the allowed charges. Either the patient or the patient's Medicare supplement insurance company pays the annual deductibles and the other 20% of allowable charges. That is the way the system is supposed to work.

The problem for senior citizen veterans is that the VA can not bill Medicare because one department of the federal government can not bill another department of the federal government. So, when someone uses VA medical services, Medicare is not being advised. If Medicare is not advised and allowed to calculate allowable charges and the annual deductibles, then these figures get skewed and hurt the senior citizen veteran. When Medicare does not get, calculate, and forward information to the patient's Medicare supplement insurance company, that insurance company does not pay any bills.

I contacted the Medicare supplement insurance company of our senior veteran client from Dyer. It never got any claims for the dates of service that are on the bill from the VA clinic.

Last year, I made many phone calls and climbed up the ladder of VA clinics to discuss this billing problem. The result was an article that I published last fall to help senior citizen veterans. At the time, VA officials said that they were working on the problem and they thought that they had a solution. I had them explain the proposed solution to me. It was convoluted. After hearing it, I told them that I was where "the rubber meets the road" and that their proposed solution would not work.

A few years ago, some people in Washington thought that they could save taxpayers money by letting VA collect money from Medicare supplement insurance companies that were paying on Medicare claims anyway. But, forbidding the VA to bill Medicare directly causes the system to break down. The cost to senior veterans is enormous. There is a high cost of frustration with a system that does not work. And, each senior citizen veteran who uses VA health services and has Medicare and a Medicare supplement insurance policy could end up paying over TWELVE HUNDRED DOLLARS per year more than a non-veteran on Medicare. That is because the bad communication between Medicare and VA could force the veteran to pay the annual Medicare deductibles TWICE! If there are one million senior citizen veterans, then this bad Medicare-VA problem is costing senior citizen veterans OVER A BILLION DOLLARS PER YEAR.

The squeaky wheel gets the oil. Please, join me in "squeaking" about this to Congress, the President, the VA, and Medicare so that this injustice to senior citizen veterans ends.

Note: For over five years Woodrow Wilcox has helped senior citizens with their Medicare billing problems and has written and syndicated articles about the problems.

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