

THE HOSPITAL LIED

By Woodrow Wilcox

The hospital lied. It lied in a letter to a client. That happens quite often.

In a letter demanding payment from a senior citizen client of this insurance agency, the hospital lied.

The lying part of the letter stated, "Your insurance company has notified us that they have paid their portion of your claim. Payment of any remaining balance is your responsibility."

But, that was a lie.

The insurance company did not notify the hospital of any such thing. The insurance company NEVER GOT THE CLAIM.

Why would people at the hospital send such a lying and deceitful letter? The reason is simple: they want the money and they want it now. They don't want to bother with playing by the rules. They will say or write anything to get more money faster even if it means that they don't follow the rules.

On behalf of our client, I wrote to the hospital about the false statement in the demand for payment letter. I told the hospital that our client's insurance company never got any claim from Medicare for the charges billed. Since the insurance company never got the claim, it could not have informed the hospital that it had paid its portion of the bill. I demanded that the hospital produce evidence to support the claim and forward that evidence to the insurance company.

Our client was covered by Medicare and a good Medicare supplemental insurance policy at the time. Our client should not have had to pay anything to the hospital for the services billed because of this coverage. But, some people at the hospital or at Medicare DID NOT DO THEIR JOBS AND MESSED UP THE PAPERWORK. Instead of working to fix that, the hospital personnel chose the quick, easy, and false way to handle the problem: they just billed the patient for an amount that was not owed by the patient.

If the client had not asked our agency to review the bill, our client probably would have paid the hospital a bill that she did not owe. Our service to this client was without charge. That is the kind of service that we give our clients. I hope that every other insurance agent and agency that helps senior citizens gives the same standard of service.

Note: Woody Wilcox is the senior problem resolution officer at Senior Care Insurance Services in Merrillville, Indiana which is the largest senior citizen oriented insurance agency in the Midwest.

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