

ADVICE TO SENIOR CITIZEN VETERANS

By Woodrow Wilcox

Recently, two senior citizens had the same problem and came to me for help.

In each case, the senior citizen was a veteran who used VA medical services in the first two months of the year. Each of them had the same problem.

The VA medical services were billed. Medicare did not pay anything, but the private Medicare supplemental insurance paid on the charges.

The Medicare offices that deal with the VA and the Medicare offices that deal with the general public must be in different places and must not communicate well. I state this because subsequently, Medicare did not have a clear idea of when each insured client had met the annual Medicare Part B deductible.

Medicare continued to refer to charges as part of the annual deductible when in fact the client had met the deductible. This messed up the processing and payments from the Medicare supplemental insurance company. The insurance company would send an EXPLANATION OF BENEFITS which stated that the insured had exceeded the benefit.

What this mean is that if an insured bought a Medicare supplemental insurance policy that paid the Medicare Part B annual deductible (which is now \$131), then the insurance company will pay that deductible only once – not twice.

The problem is that Medicare is sending notices of deductibles which total more than the \$131 Medicare Part B deductible. The source of this confusion is the lack of accurate communication between the VA and Medicare.

To avoid this problem, a senior citizen veteran should avoid using VA medical services in January or February. Use private medical services so that the annual deductible is accurately totaled. Then, start using VA medical benefits because the processing of claims will run more smoothly.

If a senior citizen already has a problem like this, I suggest doing the following. Phone the VA at 1-866-260-2614 and Medicare at 1-800-633-4227. Request copies of any documents that relate to charges that have a date of service in the first few months of the year. Then, take these documents to your insurance agent for help with correcting any problems.

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