

# MEDICARE DOUBLESPEAK

- by *Woodrow Wilcox*

Tell me what you think. What should happen when a federal agency tells seniors one thing in one government publication and another thing in another publication?

That is the key issue in a matter that faces one of our senior citizen clients from Portage, Indiana. He and I worked together on the medical bill problem for over two hours in my office one day. Here is the issue simply put.

The "MEDICARE & YOU" booklet of 2014 tells seniors that routine dental work is not covered by Medicare (Page 56). That statement by a federal agency essentially tells seniors that non-routine dental work IS covered by Medicare. It would be a reasonable conclusion of a reasonable person.

But, our client fell and hit his mouth and teeth on a metal handrail. His friend took him to a nearby hospital where he was treated and given stitches. But, the hospital had no one to help him with the dental injuries. He made an appointment with a dentist and the dentist scheduled him for surgery.

Medicare ruled that it would not help our client because the injury and the dental services were not on the same day. Our client faces almost \$4,000 of dental work because of an accident without any assistance from Medicare because of rules that don't make sense in the real world. The accident was the direct and proximate cause for the need for the dental service for our client. The dental service definitely was NOT routine dental service.

If a hospital has no one to help a senior citizen with dental work after an accident or injury, as was the case here, then Medicare punishes the injured senior for a circumstance over which the senior had no control. If a senior citizen is robbed and beaten on the face, but is unable to get dental work on the same date as the attack, then Medicare punishes the senior citizen by refusing to help pay for the non-routine dental service.

This is totally unfair to senior citizens. Medicare is telling seniors one thing in one publication and then writing conflicting rules and regulations in other publications.

I am helping the client to appeal this ruling. But, I believe that it is important for Members of Congress to know that this sort of thing happens so that better laws, regulations, and interpretations can be formulated to protect senior citizens from such unfair rules by federal agencies.

The regulatory conflict should be resolved in favor of every senior citizen who needs non-routine dental services in the case of an accident or injury. I encourage you to let your Congressman and Senators know how you believe this matter should be settled. Maybe you can send a copy of this article to them with your personal note that you agree with the position that I explained in this article. If you do this, you will have the thanks of both my client and me.

*Note: Woodrow Wilcox is the senior medical bill case worker at Senior Care Insurance Services in Merrillville, Indiana. He has saved clients of that insurance agency over one million dollars. He wrote the book **SOLVING MEDICARE PROBLEMS** ([www.solvingmedicareproblems.com](http://www.solvingmedicareproblems.com)).*



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