Business handles Medicare red tape

By Lanita Duke

Grassroot News, N. W. A community-based bookkeeping service, Bowers & Davis, is absorbing some of the red tape senior citizens are stuck with when they utilize Medicare.

Medicare is contracted out by the Federal government to pay a portion of your medical costs when you reach 65. Part 'A' of Medicare pays for hospital cost while Part 'B' covers physician costs.

The problem, according to Linda Bowers, is knowing which expense is allowed, how much you have to pay in deductibles and how a lack of information about accounting procedures is costing senior citizens needlessly.

"When you turn 65 you automatically are eligible for Medicare. Part 'A' of Medicare pays 80 percent of your allowable hospital costs."

Jeri Davis said the problem is knowing which hospital services are allowable and additional insurance to cover the 20 percent will still leave a cost uncovered.

"In-house care, eyeglasses, dental work and medical prescriptions are among the non-allowable costs that patients must pay. It is asking a lot when you are retired, living alone with only \$300 dollars as your monthly income."

Another avenue in the Medicare maze is Part 'B', physician coverage. "If a doctor charges \$24 dollars for an office visit, Medicare will only pay \$17 dollars. The difference must be paid by the patient," Bowers said.

But this is only the tip of the iceberg in costs passed on to the patient. "As of January, 1984, if you go in hospital, you have to pay the first \$365 dollars. For physician care you have to pay the first \$75 dollars. These are called deductibles," continued Bowers.

Bowers cautioned these deductibles are only applied to allowable costs. If medical services fall under the non-allowable list, the patient is held responsible for the bill.

"Confusing" is one verb that comes to mind and the need, more than anything, for this type of bookkeeping service, created

Rosalie Boothe, founder and

Mrs. Boothe founded the Exodus

director of Exodux House alcohol

and drug program died of cancer on

prevention programs for children.

Africa Group and Hughes

Memorial United Methodist Chur-

ch. She was an accomplished

musician, often performing for

Memorial services were held at

community benefits.

Thursday, February 1st.

programs.



Jeri Davis and Linda Bowers, proprietors of bowers and Davis, a bookkeeping service, consult over

"It's hard when you are 65 or

older, sick and low income, trying

to understand this process. What we

do is process claims, check and

double check, to make sure the

They have found mistakes made

by the doctor's office and at

Medicare: money the seniors might

Bowers said, "We are

knowledgeable, we have the time

and patience and will catch errors

quickly so our clients won't be faced

is to carefully check claims, ex-

planations of benefits and to know

which costs are allowable and which

Although their rate is \$10 an

scale does not exclude them from

voluntarily doing accounts.

Their advice to Medicare recipients

with all that paperwork alone.'

are non-allowable.

Obituary

billings are correct," Davis said.

not have.

the multiple forms Davis said, "I went to this lady's

house and she was ill and overcome

with Medicare paperwork. She had

a small, fixed income and kept

(Photo: Richard J. Brown)

asking me how much we charged. I asked her how much could she afford and she replied '5 dollars.' I told her we charged 5 dollars."

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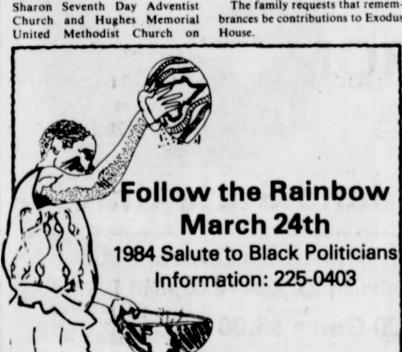
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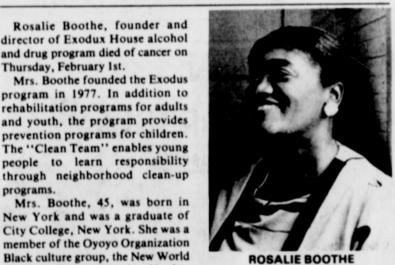
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HAVES



March of Dimes SAVES BABIES



Tuesday, February 7th. Survivors are her husband, Thomas; daughters Linda Johnson and Saundra Boothe of Portland; and one grandchild.

The family requests that remembrances be contributions to Exodus



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