

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



Jeri Davis and Linda Bowers, proprietors of Bowers & Davis, a bookkeeping service, consult over the multiple forms. (Photo: Richard J. Brown)

"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 billings are correct," Davis said.

They have found mistakes made by the doctor's office and at Medicare: money the seniors might not have.

Bowers said, "We are knowledgeable, we have the time and patience and will catch errors quickly so our clients won't be faced with all that paperwork alone."

Their advice to Medicare recipients is to carefully check claims, explanations of benefits and to know which costs are allowable and which are non-allowable.

Although their rate is \$10 an hour, charges are based on the senior's income. But this sliding scale does not exclude them from voluntarily doing accounts.

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

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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Obituary

Rosalie Boothe, founder and director of Exodus House alcohol and drug program died of cancer on Thursday, February 1st.

Mrs. Boothe founded the Exodus program in 1977. In addition to rehabilitation programs for adults and youth, the program provides prevention programs for children. The "Clean Team" enables young people to learn responsibility through neighborhood clean-up programs.

Mrs. Boothe, 45, was born in New York and was a graduate of City College, New York. She was a member of the Oyoyo Organization Black culture group, the New World Africa Group and Hughes Memorial United Methodist Church. She was an accomplished musician, often performing for community benefits.

Memorial services were held at Sharon Seventh Day Adventist Church and Hughes Memorial United Methodist Church on



ROSALIE BOOTHE

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

The family requests that remembrances be contributions to Exodus House.

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March 24th
 1984 Salute to Black Politicians
 Information: 225-0403

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