

Medicare questioned

If you're on Medicare, don't go into the hospital until you read this. The chances are good that your hospital benefits may be cut off before you are ready to be discharged by your doctor.

New Medicare rules require that at some point during your hospital stay, you may have to decide whether to pay any additional bills yourself or go home before you're ready.

It's nothing new that Medicare doesn't cover everything and there has always been grumbling because it doesn't cover as much as many people think it should. But the most grumbling comes after people find out that Medicare doesn't cover something when they were sure it did.

This often involves an after-the-fact decision by Medicare that a portion of a hospital stay wasn't covered because the patient didn't really require the kind of care that is available only in a hospital. Medicare doesn't say that the patient had adequate recovered. It merely says that further hospitalization hadn't been necessary. It often happened that a patient's condition was stabilized to the point where Medicare contended hospitalization was no longer necessary.

An example is when the doctor feels that to be on the safe side, an elderly patient who still isn't strong enough to be up and around without help should stay in the hospital longer because there isn't anybody at home able to provide the kind of help the patient needs. Although this is a serious health problem, it's not the kind Medicare will pay for. This is one of the hard facts about the law and one of the most troublesome in the entire Medicare program.

In the past, this often resulted in financial hardship because whenever Medicare denied part of a claim, the responsibility for payment of the disallowed portion of the bill unexpectedly fell on the patient. Many times big bills came up long after the patient left the hospital thinking Medicare had covered the entire stay.

To remedy some of the financial hardship these misunderstandings caused, Congress changed the law to provide that in cases where neither the patient nor the hospital had any reason to know that the services were not covered, Medicare would pay the bill on a "this-time-only" basis. This is known as the "waiver of liability."

If the same coverage question comes up again, Medicare can say to the hospital, "You should have known it wasn't covered," and refuse to pay the bill. Patients having no reason to know that the services aren't covered are not liable for the bill even if Medicare doesn't pay. If it's the hospital's mistake, the hospital gets stuck for it.

Well, during the last few years, hospitals have been "put on notice" by Medicare in more and more such cases. This means that by now, in just about every case where a Medicare patient isn't discharged from the hospital as soon as Medicare later decides was the time to do so, the hospital must foot the rest of the bill itself unless the patient has been promptly notified that the hospital stay was no longer covered by Medicare. A patient remaining in the hospital after getting such a notice is responsible for the portion of the bill not allowed by Medicare.

The new rules make it look to the patient as if it's the hospital itself terminating the benefits. I say this because hospitals were required to prepare and file with Medicare a "written procedure for terminating benefits." Hospitals were told, "Failure to submit the written description of your procedures for terminating benefits will result in loss of protection of the waiver of liability."

Even the wording of the hospital's written notice to the patient is specified in the rules. So you may get a letter from the hospital before your doctor wants you to go home: "... Your condition has improved to a point where you no longer require inpatient hospitalization. As a result, the care you are now receiving is no longer payable under Medicare. Should you wish to remain in the hospital after receipt of this letter, you will be financially responsible for any charges incurred."

If you get such a letter, don't blame the hospital. It may have had a gun in its back when it sent it.

Kinzua teams win \$, prices

Five Kinzua Corporation safety teams completed seven months without an accident this month to earn cash dollars and drawing prizes through the company's incentive-safety program.

Five teams qualified for the cash prizes of \$30 to each team member. Kinzua gave away in excess of \$1800 in cash.

Also, each team qualified for a drawing. One person from each team had his name drawn for a 19 inch table color television or a console-sterero.

AM-FM with an 8-track player.

The teams and their drawing winners were: "B" team log yard swing shift, TV won by Rick Johnson; "O" team construction mill rights, machinists and guards, TV won by Gary Power; "N" team lywood millrights, janitors and sprinkler men, TV won by Dan Morris; "Q" team, sawmill day shift, TV won by Delmar Buschke; and "R" team, sawmill swing shift, stereo won by Ray Papineau.

BMCC urges quick registration

If you are planning on enrolling in Blue Mountain Community College this fall and haven't sent your Application for Enrollment to the college, do it as soon as possible. This is the advice of President Ron Daniels if you want to save a little time during the regular registration period Sept. 22-24.

The college has installed a new computer, Daniels said, and those students whose applications are on file and who have been through a pre-registration interview at the

college should shave an hour or more from the normal registration time.

Prospective students are urged to visit the college Counseling Center by Sept. 10 if they have not already had a pre-registration interview. Academic programs can be selected and advisers assigned during the summer, Daniels explained, and where necessary, placement tests can be arranged. The counseling office is open week days from 8 a.m. to 5 p.m. and Tuesday evening from 6 to 9.

HERMISTON WAREHOUSE FOODS

Fall Food Festival



SPA
Towels
45c Roll

HALEYS
Chili
47c
15 1/2 oz. can
\$11.25 case of 24

SPA 2 Ply
Bathroom Tissue
\$1.39
10 Rolls

PRESTONE
Anti-Freeze
\$3.99 Gal.

LARGE SELECTION OF INSTITUTIONAL SIZES

PEAS, TOMATOES, CORN, BEANS, CARROTS, POTATOES, HOMINY, VEG-ALL, APPLES, FRUIT COCKTAIL, PLUMS, CRANBERRYS, PEACHES, PINE-APPLE, CHILI, PICKLES, OLIVES, PEANUT BUTTER, AND MANY OTHERS.

BLUEBELL
Potato Chips
55c Box
3 Bag Box

INFLATION FIGHTING PRICES! !

CHECK OUR EVERYDAY LOW PRICES & OUR LOW, LOW RED TAG SPECIALS!

BUY BY THE CASE AND SAVE!!!

| | EACH | CASE |
|---|------|-------------------|
| MY-TE-FINE SPINACH 303 | 24c | \$5.71 case of 24 |
| MY-TE-FINE 303 CORN whole kernel or cream | 29c | \$6.78 case of 24 |
| SONNY BOY BEETS 303 sliced | 28c | \$6.53 case of 24 |
| SONNY BOY BEANS 303 cut | 21c | \$5.03 case of 24 |
| JACK N BEANSTALK BEANS 303 cut | 25c | \$5.87 case of 24 |
| MY-TE-FINE BEANS 303 cut | 26c | \$6.24 case of 24 |
| HUNTS TOMATO SAUCE 8 oz. size | 14c | \$9.41 case of 72 |
| MY-TE-FINE TOMATO JUICE 48 oz. | 53c | \$6.32 case of 12 |

| | EACH | CASE |
|--|------|--------------------|
| HUNTS PEACHES 2 1/2 tin sliced or halves | 55c | \$13.11 case of 24 |
| HUNTS TOMATOES 303 whole | 33c | \$7.82 case of 24 |
| STEINFELDS SAUERKRAUT 22 oz. jar fresh | 38c | \$4.54 case of 12 |
| HUNTS PEARS 2 1/2 size can | 49c | \$11.75 case of 24 |
| HUNTS PORK N BEANS 2 1/2 size can | 55c | \$13.15 case of 24 |
| HOODYS SYRUP 22 oz. jar | 91c | \$10.90 case of 12 |
| MIRACLE WHIP SALAD DRESSING qt. | 99c | \$11.79 case of 12 |
| GREGGS GOLDEN SPREAD MARGARINE | 43c | \$10.25 case of 24 |

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EVERYONE WELCOME

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WAREHOUSE PRICES

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