

[A Watchdog for Seniors and their Medical Expenses](#)

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Reaching the retirement years are supposed to be the happy years in your life. You and your husband have moved to a beautiful retirement community. You're going to spend time with family and friends. Travel and see the world. Wine and dine. Go to shows, have friends over for dinner, take day trips, or just enjoy a good book on a cold winter's day.

Life throws you a curve ball. Your husband is wheelchair bound and used to you taking care of his every need. You fall and break your hip. To the health center of your retirement community you go leaving your husband back in the apartment with in home health aides taking care of him because your children all live out of town and have their own families to look after. You're left dealing with not only getting better at the health center but communicating with doctors/nurses/health care providers taking care of you and your husband back at the apartment.

The last thing on your mind is the multitude of health related invoices that start piling up from your doctors, health facilities, physical therapists, home health care providers and pharmacies. Who has time to oversee this growing mountain of paper work? Who has time to make sure that what you're being prescribed is being handled properly by Medicare or your secondary insurance company. You naturally assume that all is right with the world and everything will work out smoothly and to your advantage the minute you get home from the hospital, right?

Wrong!

As the ailing patient, the first thing you need to do is serve as your own health advocate. It is your right to ask questions and demand clarity in any and all healthcare that is provided to you. Those doctors that are coming in to treat you - ask them who they are and why they are there. The medicine they are prescribing, require that they give you an item by item explanation of why it's needed. Do not let them start prescribing medicine after medicine to the point that your brain is fried and you can't grasp reality let alone what they're saying. You need to be your own healthcare advocate at the least, or definitely have a family member track this process for you. It is imperative for your well being.

When you're recovered and heading home, there is that mountain of paperwork waiting for you and that's when reality sets in. What was all of this expense for? Now you're left trying to understand the invoices from the various places that took care of you. The various line item codes, the costs, out of pocket vs. covered expenses etc . It becomes an impossible task to try and figure it all out.

That's where someone like me comes in. I work with seniors providing personal business assistance and part of that assistance includes understanding and sorting the papers from that mountain then ultimately resolving the issues. I take each invoice and go over it with my client. I address questionable items, rejected items or anything that looks excessive in any way. I contact the insurance company, Medicare, the doctor's office, health facility and anyone else who can assist my client in getting answers to questions. I take the time to explain it to my client and work through the process with them involved.

I am currently working with a client who spent seven months in the healthcare facility and during that time her husband passed away. We are now sorting through the healthcare mess and trying to get answers to questions. My client is still recovering from her health issue and is certainly not strong enough to figure the medical costs out on her own or to demand the answers. It takes patience and determination to get to the bottom of that mountain of paperwork. That's hard to do when you're healing both physically and emotionally from any type of crisis.

I noticed on the pharmacy bill alone that for one day 17 prescriptions had been prescribed including vitamins, fiber pills and laxatives and two different types of pain medicine. I understand that it's important to make the patient comfortable during the healing process and medicine is required. I'm ok with that. What I'm not ok with is the number of items. It's mind boggling. Further explanation is certainly needed.

My next step was to compare with Medicare and the secondary insurance company. Trying to decipher their invoices is like trying to decode a CIA intelligence report! How is an elderly person, who's recovering from an illness, supposed to do this if I as a professional am having difficulty? I felt my blood pressure rising at that point and couldn't imagine was happening to hers.

In my heart I know that this will all be resolved and my client will ultimately feel so much better about the situation. It's going to take a little time and a lot of effort on my part to be persistent. I don't mind, it's for their benefit and I'm very determined to make sure it's right. It becomes my passion to be their advocate. Not only for the senior citizen going through this but for that family member who's out of town and cannot help mom or dad sort through this mess.

My own mother was in an Alzheimer's assisted living facility. Within one month, I received an invoice that had an unbelievable amount of medications including vitamins that she had never taken in her lifetime, let alone that month! It had supplies like band aids, tissues, soap etc. She even had her nails painted red and was charged. The bill was an additional \$400 because of this. I called the facility and demanded that they consult with me prior to billing anything to my mother's account. They reversed the charges and agreed that going forward I would be contacted before anything was charged or prescribed to her account. It sure kept the costs down.

We must all be a health advocate for ourselves and more importantly for our parents. It is important to ask questions, demand answers- especially when it comes to the healthcare industry. Our parents (my clients) do not want to burden their family with that mountain of invoices. They want to shove it under the carpet and just pay the bill, even if it means taking money from their very limited fixed income. They don't want to rock the boat. They don't want to appear vulnerable or incapable of handling the situation to their family. To me that's unacceptable. We need to take control of the situation and help them sort it out.

If someone you know and love gets into a healthcare crisis be it temporary or long term, please, please make sure that there is someone there to do the financial/insurance paperwork follow up. Don't let it get out of control. Stay on top of it somehow, even if it does mean hiring someone to help out. In the long run it will be money well spent for peace of mind when that loved one is on the road to recovery.