

Paperwork Costs More Than Surgery

THE TERM "paperwork" and "red tape" associated with big government often apply in private enterprise and individual lives as well.

Whether we like it or not, we are involved in both big business and government. Experiences like the following should warn us to resist further extension of either into personal affairs.

Last June, this writer asked a local doctor to remove a small non-malignant growth from his nose. The operation was performed with an electric needle on the first visit. Including time needed for anesthetic to take effect, it took less than 30 minutes.

The doctor's fee was \$44. That automatically classifies the case as "minor surgery." The spot was completely healed in 10 days.

That's part of the story. The paper chase that followed took five months! No telling how much supervisors, clerks, paper forms and envelopes cost, but it took five checks and quite a few postage stamps to

wrap it up.

In addition to Medicare, the writer has supplementary health insurance obtained through a business connection in Dallas.

That was in late June. In August, Medicare decided that the operation was worth a \$16 settlement and mailed a check for that amount to the doctor. Notification was mailed to the patient and presumably to the Texas insurance company.

Meanwhile, the Texas business firm approved the supplementary claim.

Nothing happened, so in September the doctor mailed a bill for the \$28 balance to the patient. The patient mailed the doctor a check for that sum and wrote the business firm that the bill has been paid. This information was relayed to the insurance company, which responded with an explanation, which was mailed back to the patient.

In October, the insurance company mailed the doctor a check for \$8. As the patient had already paid the balance, the doctor endorsed the

check and mailed it to the patient, who cashed it.

Apparently, the insurance claim was reviewed by a higher official in the company in November, and a check for \$20 was mailed to the doctor. It was deposited before overpayment was noted, so he wrote his own check to the patient for \$20 and mailed it.

The patient stopped at his bank and cashed it, concluding a series that may have cost more than the operation.

This was a simple case. Eligibility of the claim was not questioned or denied, although amounts allowed varied.

Similar incidents probably occur almost daily. They provide jobs for numerous people, create demand for paper so that prices of trees and labor rise, and they make a lot of business for the postal service.

It is said that the only thing growing faster than inflation is federal paperwork. It's growing pretty fast in private businesses, too!