

Patient questions charges for tests that weren't given

ON AGING
RENE MAHLER
 Q. I have just received a bill for some medical care I recently received. The bill was very high and Medicare paid it but I think there were some charges for tests that I never had. I don't want to get anyone in trouble but I don't think people should be paid for tests that never were done.

Those in long-term-care facilities receiving basic or custodial type care are not eligible for tax benefits. If the room and board is deemed "medically necessary," and that can sometimes be a tricky designation, nursing home residents can deduct only those expenses in excess of 7.5 percent of adjusted gross income, which is all income subject to taxation. There is also a homestead allowance that your father might be eligible to claim.
 The best action to take is to check with your local Internal Revenue Service office or call your accountant.

was included in my Medicare coverage.
 A. Medicare will cover ambulance service as long as the ambulance, equipment and personnel meet Medicare requirements and if transportation by any other means would endanger the health of the person being transferred. This includes transportation from a hospital to a skilled nursing facility or from a skilled nursing facility to your home. Medicare will also cover a round trip from a hospital or a skilled nursing facility to an outside supplier to obtain medically necessary diagnostic or therapeutic services not available at that hospital or skilled nursing facility.
 While you did not give me specific particulars about your situation perhaps Medicare thought that your husband's ambulance trip was not totally warranted and that he could have been transferred by private car or other available means.



PHYSICAL FITNESS
BARRY FRANKLIN
 So you want to lose weight, improve your fitness, be healthier and live longer? What's the ultimate secret of success? In a word: Persistence. Most people quit. They try for a while, results come too slowly, they quit and go looking for something easier. What they don't realize is that if they had hung on just a little bit longer, they could have reached their goals and reaped the rewards.
 Unfortunately, in the health and fitness business, too many people think that it's an "all-or-none" phenomenon. Nothing could be further from the truth. Achieving health and fitness is similar to running a marathon, not a sprint. That is, it's what you do over the long term that really counts. Don't worry about one particular point in the race when you may not have performed as well as you had hoped.
 Over the years, I've counseled many people who followed a sensible eating and exercise plan for a period of time, then attended a special function and deviated for a day or two. All too often, they give up the entire plan — because they failed to follow it to the tee. But people aren't perfect. They mistakenly reason that all is lost, and they go back to their old ways.
 To avoid this pitfall, I suggest



this: Buy a glass gallon jar and display it prominently in your home. Put a penny in the jar for each day you reasonably follow your exercise and eating plan. If you fall off the wagon for a day, take out a penny (or even two), but for heaven's sake, don't empty out all the precious pennies that you've saved to that point. Then get back on track.
 When the jar is full, you'll be well on your way to the health and fitness goals that you desire.

Barry Franklin, Ph.D., is director, Cardiac Rehabilitation and Exercise Laboratories, William Beaumont Hospital, Royal Oak. He holds faculty appointments at the Wayne State University School of Medicine and Oakland University. He can be reached by Touch-Tone phone at 953-2047, mailbox 1860. Franklin's new book "Making Healthy Tomorrows" is available at area bookstores for \$12.95. You can order it by calling 1-800-289-4843.

A. One of the reasons that health care costs are so high and keep rising is that there are some people and organizations that fraudulently charge services to Medicare that were never performed. Another way the Medicare system is abused is to bill the individual and Medicare for the same services or they bill for unnecessary care.
 Blue Cross/Blue Shield of Michigan has a toll-free number you can call to report inaccurate or fraudulent billings. The number is 1-800-528-6527.
 Your call is confidential and your identity will not be made known. The best way to make certain that you or Medicare are not being falsely billed is to thoroughly check your "Explanation of Medicare Benefits" that you received following medical services. Look to make certain that you are only being charged for services you did, in fact, receive.

Q. My 70-year-old father is constantly receiving mail-order catalogs. He also frequently receives telephone calls from people trying to sell him all manner of things. He is slightly confused and has ordered several items he doesn't need and can't afford. Is there a way to put a stop to this?
 A. There are many companies that earn their livings by compiling and selling lists of names to mail and telephone sales firms. The good news is that there is a way, for people of all ages, to get their names off these lists. The Direct Marketing Association has services to accommodate these requests. If you want to have your name removed from mailing lists write to: Mail Preference Service, c/o DMA, P.O. Box 9008, Farmingdale, NY 11735-9008.
 To have your name removed from telephone solicitation lists write to Telephone Preference Service, c/o DMA, P.O. Box 9014, Farmingdale, NY 11735-9008.
 Q. My husband was recently in the hospital. I was afraid to drive him home following his release so I hired an ambulance. Medicare refuses to pay the bill. I had thought that ambulance fees

Renée Mahler is a gerontologist and the director of communications and admission at a Rochester Hills nursing facility. She is a former member of the Michigan State Commission on Services to the Aging.
 To leave a message for Mahler, from a touch-tone phone, call 953-2047, mailbox 1869. Send your questions to her at the Observer & Eccentric, 805 E. Maple, Birmingham 48009.

Q. My father lives in a nursing home. Can we deduct his expenses from his income tax?
 A. Under current federal tax laws, residents of nursing homes cannot deduct room and board expenses unless they are designated as "medically necessary."

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