

UA Claims Payment Gives Customers the Real Advantage

As the senior population increases in number and longevity, the healthcare and insurance industries are witnessing higher utilization of medical services by seniors and consequently, a greater number of health claims to process. An aging population requiring more frequent and more expensive medical care is one of the leading reasons for rising health care costs, according to a study by Watson Wyatt and the Healthcare Financial Management Association. Other reasons for health care inflation include advancing medical technology and expensive new drugs.

Without a supplemental plan, seniors can face tremendous out-of-pocket expense whether it be for routine office visits or unexpected catastrophic illnesses. In addition, as reported in the April *Vision*, beneficiaries who use their Medicare Part B benefits for outpatient hospital expenses are being charged nearly 50% of the total payment to the hospital for these services, compared with only 20% for most other covered services. More than ever it is vital that seniors find a reliable partner to provide financial protection against these growing claims obligations.

With UA, customers receive a good value for their money. The sheer volume of UA claims transactions last year — over 6.8 million — were processed with an average turnaround of 3.39 days, and shows our dedication to providing clients the best service possible. In addition, our ‘Automatic’ Claims Filing service means no claims are missed with UA, so customers can concentrate on recovery, rather than how to pay for it.

Many people don’t realize that some claims can exceed Medicare coverage. When Medicare is exhausted on these rare occasions, the liability belongs to the patient unless a good Medicare Supplement is in effect. The box below exhibits some “exhaustion” claims actually paid by UA.

Whether the claim is for a few cents or, on those rare occasions, hundreds of thousands of dollars customers can feel secure with United American coverage.



Example of Paid Claims



DESCRIPTION	UA PAID
Gall bladder surgery with complications	\$300,000
Blood disorder	\$360,000
Gastrointestinal problems	\$430,000
Heart-related ailments	\$600,000