

Information Concerning Medicare

By JACK TATEM
District Manager

When medicare first started on July 1, 1966, there were two ways for older people to get their doctor bills paid under the program. The first called for the doctor's agreeing to claim the 80 per cent payment direct from medicare, by filling out a very simple one-page application form. The other required that the beneficiary first pay the bill and then apply for the medicare payment, with or without the help of the doctor.

During the first year and a half of medicare, about half of the claims for doctor bills were put in directly by the doctors, while the beneficiaries had to apply, after paying the bill, in about half the cases. The system worked well enough — almost \$1.3 billion was paid in benefits under it — but not without hardship to those older people who could raise the money to pay the bill only by borrowing or by depriving themselves of necessities while waiting for the medicare payment to come in.

Now Congress has changed all this to eliminate the necessity for the beneficiary's paying the bill first, in cases where the doctor decides not to make the claim himself. Beginning January 1, 1968, all the beneficiary needs is an itemized bill—not an item-

ized, receipted bill as in the past. Of course, the assignment to the doctor method is still the simplest method for all concerned. It requires the use of only a single sheet of paper (the "Request for Payments" form), with no attachments or enclosures that might become separated from the claims form and delay a payment. Also it has blanks for all of the kinds of information needed to pay a claim, thus further preventing "Write-backs" for missing data without which a claim cannot be paid. Under this method, the doctor agrees to accept a "reasonable charge determined by the carrier, as his full charge, and the basis of the 80 per cent payment made to him. The patient is responsible for the other 20 per cent, plus any part of the \$50 annual deductible that might be remaining.

But even if the doctor declines to accept an assignment, it can be to his advantage to use the "Request for Payment" form in lieu of his standard receipted bill in the case of medicare beneficiaries. Experience has shown that payments can be processed much faster when the form is used. This, in turn, will result in the beneficiary's receiving his medicare check sooner, with its proceeds passed along that much sooner to the attending doctor. All the doctor's office needs to do is complete Part II of the

standard form. That will serve as the itemized bill which the patient can send in, to claim his payment. As before, medicare pays \$4 out of every \$5, after the first \$50 medical bills in a year.

Mass Schedule At St. Ann's

Father Joseph J. Lash, pastor of St. Ann's Catholic Church, announces the following schedule of masses:

Friday, 7 P. M. (Way of the Cross after mass); Saturday, 8 A. M.; Sunday, 8 A. M.; Monday, 7 A. M.; Tuesday, 7 P. M.; Thursday, 7 A. M.

This coming Sunday is D-Day for the Diocesan Loyalty Campaign, during which time the men who have volunteered their help in the effort will work with the co-chairmen, Fred Guay and John Miller, to try to realize the potential in St. Ann's Parish. The men will make a door-to-door visit on the afternoon of the 17th of March, and even though Catholic families will be the only ones approached in this manner, if any of our Protestant friends wish to make a contribution they can do so by bringing it to the rectory or calling 482-2617 and someone will be glad to pick it up.

At All Souls in Columbia: Sunday, 10 A. M.; Wednesday, 7 P. M. (Stations of the Cross afterwards).

New Books At Local Library

New books received at Shepard-Pruden Memorial Library this week includes the following:

A Dream of Kings, a novel by Harry Mark Petrakis.

Sea and Islands by Hammond Innes.

Passions of the Ring, a novel by Arthur Acred.

The Falkners of Mississippi, a memoir by Murry C. Falkner.

Detective's Due by Lesley Egan.

To-Go: The Last Banzai by Courtney Browne.

Out of Hiding, a novel by William J. Weatherby.

Tom Paine, America's Godfather, 1737-1809, by W. E. Woodward.

The Limbo Line by Victor Canning.

The Emergence of the New South, 1913-1945, by George B. Tindall.

Erev, a novel by Elya Achehtmen.

Twentieth Century Music. An Introduction, by Eric Salzman.

Make Church - Going A Habit . . .

SUNDAY SCHOOL LESSON

THE HOLY SPIRIT, OUR HELPER

International Sunday School Lesson for March 17

Memory Selection: "I will pray the Father, and He shall give you another Comforter, that He may abide with you for ever."—John 14:16.

Lesson Text: John 14.

The central truth in today's lesson is that the Holy Spirit—that precious gift promised by Christ to those who truly love Him, adds dimension to our faith and sustains us in our struggle against the dark side of our natures.

Our last lesson dealt with the events that took place in the upper room—the washing of the Disciples' feet by Jesus, and the banishment of Judas Iscariot from the inner circle—and the interpretation of these events. This lesson will carry us one step further, to the realization that Christ and the Father are one—imbued by the same Holy Spirit.

The Holy Spirit—God's gift to man to serve as counselor and comforter, as promised by Jesus—completes the Christian understanding of the Holy Trinity.

God sent Jesus Christ, His only begotten Son, into the world that He might serve mankind and die for the sins of men, that they might be forgiven. Jesus, in His earthly form, was removed from earth out of the cruelty of men's hearts; but the loving, tender Spirit of Christ was permitted, by God's grace, to live on in the hearts and minds of men, protected from His enemies by its very intangibility—deathless because of that same intangibility—bringing strength, comfort and wise counseling to all who loved Him, because they listened with their hearts.

Fraught as our life is by temptations, the ever-present threat of death, concern for the safety and well-being of our loved ones, how badly we need comfort and solace, some source of strength upon which we can draw when we feel our own strength draining away. And how fortunate we are, through the medium of the Holy Spirit, to have an advocate such as this.

We must, however, guard ourselves against the danger of dividing God up into three separate parts; for this is not the case. Just as one flawless diamond is recognized by its depths, its clarity, its purity, so should God be recognized as Father, Son and Spirit—one perfect whole. And just as only those who have studied the Morse Code can understand it, so only those who have studied God's Commandments and the teachings of Christ can truly receive the Holy Spirit.

If we truly claim to be Christians, we cannot contemplate life without the Spirit working within us. It is the Spirit which is our constant companion; it is the Spirit which brings order and meaning into our lives, gently but firmly nudging us into the paths we should travel, and which are pleasing to God. It is the Spirit which prompts us to do Christ's bidding, to love

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Copycats



Kathy and Kevin celebrate St. Patrick's Day . . . Kathy wears her green plaid dress, and Kevin his sweater with the emerald stripe. The hats are those we brought home from last night's party!

They don't really know what the day is all about. But they heard Dan singing in the shower, "the wearin' o' the green," and saw the color of the tie he placed on the door knob.

They don't miss a thing! That old saying that actions speak louder than words is certainly true around our children. They are regular little copycats.

That's why Dan and I make it a habit to go to church every Sunday with them. We want God and His Church to be a real part of their lives, not just something they have heard about.

Give your children a chance to know God. Go to church and take them with you.

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THE CHURCH FOR ALL . . . ALL FOR THE CHURCH

The Church is the greatest factor on earth for the building of character and good citizenship. It is a storehouse of spiritual values. Without a strong Church, neither democracy nor civilization can survive. There are four sound reasons why every person should attend services regularly and support the Church. They are: (1) For his own sake. (2) For his children's sake. (3) For the sake of his community and nation. (4) For the sake of the Church itself, which needs his moral and material support. Plan to go to church regularly and read your Bible daily.

Sunday Joshua 4:19-24	Monday 1 Kings 9:1-9	Tuesday Psalms 34:11-22	Wednesday Psalms 128:1-6	Thursday Isaiah 54:11-17	Friday Jeremiah 3:14-20	Saturday Matthew 18:1-14
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It is quite an honor to be selected as a pallbearer by the family of the deceased. The position of pallbearer carries with it a mark of respect and esteem, as well as of close association with the deceased. Pallbearers should be notified promptly so that they may make personal arrangements to be in attendance at the burial service.

Respectfully,

H. B. Willford, Jr.

NOTICE! MEETING OF BOARD OF EQUALIZATION AND REVIEW

The Board of County Commissioners of Chowan County will meet as the Board of Equalization and Review in the Tax Supervisor's Office, Hotel Joseph Hewes Building, Monday, April 1, at 2 o'clock P. M., to hear any complaints. The Board will adjourn from day to day until this work is completed.

W. E. BOND
Chairman