

Social Security News

By: D. C. Nichols

Q. Recently I've had medical expenses totalling over \$120, and now it looks like I'll have to go to the hospital soon. I'm covered by both the hospital and medicare insurance. Please explain how I can file a Medicare claim for benefits.

A. If you go to the hospital under Medicare, the hospital will send in a claim for you under the hospital insurance part. You yourself may file a medical insurance claim now, using a simple form called "Request for Payment" which you may clip from your Medicare Handbook (page 29). After you have filed your first claim with the medical insurance carrier (see page 25), another form will be mailed to you for future use. But before completing the form read pages 15-19 of the Handbook. Also read the Instructions on the back of the form — especially under the headings "Payment to the Patient" and "Payment to the Doctor or Supplier."

Q. From the simple instructions in the Handbook and on the back of the claims form, I think I know how to file a medical insurance claim. I don't quite understand, though, what I must furnish along with the claim, or why.

A. Please note the instruction under "Payment to the Patient" that itemized receipted bills, including bills for the "deductible" amount, must be attached to the

claim for payment — unless the doctor decides to complete Part II of the form. Of course, the itemized bills must show the name of the doctor, organization, or supplier furnishing the services or supplies. Naturally, they must show the name of the patient receiving the services or supplies, what such services or supplies were, and the dates and places they were provided. The charges must be itemized and the bills receipted. Without this information the medicare carrier could not tell what the services or supplies were, whether they were all covered under medical insurance, and whether payment can be made on the claim. So when you pay your medical bills, be sure to get itemized receipted bills showing the above information. Also be sure your medicare claim number is on each bill.

Q. I've filled out the form requesting medical insurance payment direct to me. But since this is my first claim for benefits under Medicare, I'm not sure I've completed the form right. Will you check it and see if it's OK to send in?

A. Yes, we certainly will! In fact we're inviting every Medicare claimant to come in before sending his or her first claim to the medical insurance carrier (Pilot Life Insurance Company, Greensboro, N. C.). Bring the claim with the receipted bills. We'll be glad to look it over. We want to help prevent de-

GARDEN TIME

By: M. E. GARDNER

If you have not accomplished your January planning chores, some suggestions may be helpful.

Get your seed orders in. You have in mind many flowers and vegetables that have done well for you or that you might have observed in the gardens of friends. Stick pretty closely to those varieties which have proven themselves, but do not hesitate to try a few new ones.

If you are landscaping a new home, or "sprucing-up" a bit around the established home, check with your nurseryman. He will have suggestions about plant materials suitable for all locations in your landscape plan.

If you have a small greenhouse, you can expect improvement in growth from now on as the days are getting longer. Over-watering is a common error. There is no rule-of-thumb. One must use good judgment. Plants need more water on a bright day than on a cloudy one. Regulation of the night temperature is important during cold nights. This is especially true if you have tomato plants.

Pay in your receiving payment. If you cannot come in person have someone else bring the claim in, or mail it — with all the itemized bills — to the Social Security Office. You may want to contact the representative when he is in Burnsville.

Now is a good time to plant apples, peaches, plums, cherries, pears and grapes. When planting, dig a hole large enough to accommodate the root system without crowding. Separate top and sub-soil and place the top soil around the roots. After the roots are well covered, pack with your feet to within about 4 inches of the top of the hole. Finish filling with loose soil. Set plants as deep as they stood in the nursery row. You can easily identify this soil line at the base of the plant.

Don't overlook the dwarf type fruit plants. They are well suited for areas where space is a problem.

If you have apple and peach trees, prune them and spray with winter (dormant) strength lime sulphur. The same treatment will also be fine for your bunch grapevines.

Have your soil tested. If a need for phosphorus, potash and lime is indicated, it is better to work these materials into the first six or eight inches of soil before planting. If applied to the soil surface, these materials do not move to the root area as does nitrogen. Band placement, to the side and below the seed, is all right for shallow rooted crops but will not provide the nutrient balance for those plants which have deeper root systems.

Heart Disease Takes More Lives Than Any Other Disease

Disease of the heart and circulation will in 1967 take more lives here than all other diseases combined, it was forecast today by Mrs. Frederick Bacon, Local Campaign Chairman of the 1967 Heart Fund Campaign, which is to be conducted here throughout February.

This prediction is based on the fact that the cardiovascular disease toll in Yancey County was 132 in the last year for which statistics are available, as against a total of 72 for all other diseases and causes. The pattern has been a consistent one over the past several years.

Other leading causes of death here for the last reportable year were given as follows: Cancer, 30; accidents, 16; pneumonia and influenza, 20; and diabetes, 6.

Mrs. Bacon pointed out that in the nation there are an estimated 14,600,000 adults suffering from one or more types of heart disease, and another 6,900,000 suffering from one or more types of high blood pressure, the total of the known victims being about 21,500,000.

Additionally she said, there are approximately 13,000,000 more persons with "suspect" heart disease.

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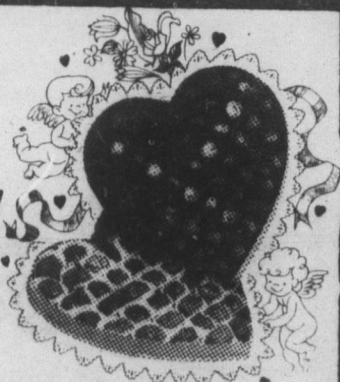
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