



Patient Power

Navigating Health Insurance: What Can Patients Do If They're Denied Access to Treatment?

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Andrew Schorr:

When I get IVIg now, I get it at the clinic as an infusion, and I think the cost is probably \$10,000. It's a lot. Fortunately, right now, Medicare and my Medicare supplement are getting it. Some of you—I was talking to Dr. Rick Furman, who's a CLL specialist in New York, maybe you're his patient—some people have been saying, "Well, I get IVIg at home," which can be administered.

I asked my doctor's clinic about it, and they had a company call me, and apparently, under Medicare, CLL—and, maybe I'm wrong, I'm checking into this, navigating this—it's not one of the conditions where they typically authorize IVIg at home even though it's cheaper for them. Go figure, right?

Eliot Finkelstein:

Yeah, really.

Andrew Schorr:

So, you have to be an advocate. Like Eliot, you probably have to make a lot of calls. Stacey, this is so unnerving for us who are dealing with cancer.

Stacey Worthy:

Absolutely.

Eliot Finkelstein:

Can I add?

Andrew Schorr:

Yeah, go ahead. We're gonna have to fight Medicare, call our congressman, make sure our doctor has the right code...

Eliot Finkelstein:

...let me add a couple things. One is we don't pay a bill now until we see both the doctor bill as well as the explanation of benefits, and then we make sure everything is correct on it. That's one. The other one is that—I just lost my train of thought. We cover ourselves, and we make sure everything matches up in what it should be.

Andrew Schorr:

So then, it brings us to the question—Stacey, you're a healthcare attorney. When do people need to get an attorney involved? You talked about the appeal process, which can have a couple levels, or Eliot calls an ombudsman, which is great if somebody at his insurance company can go to that.

Social media you mentioned, and our daughter Ruthie actually used that with Blue Shield of California. She rattled cages on social media. Suddenly, somebody higher up saw it and got involved. I did some peer-to-peer review that got something covered that they were saying they wouldn't. But, when do we need to look for an attorney to write a lawyer letter or do something more?

Stacey Worthy:

I would say if you wanna file a lawsuit, that's a last-case scenario. If you need help with the entire process, you don't necessarily need an attorney. You may be able to find a patient navigator. I know other groups—American Cancer Society offers assistance with patient navigators, who can walk you through the whole process and help you with the appeals process, and oftentimes, they provide those benefits for free. So, you don't necessarily need an attorney unless you want to file a lawsuit.

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