

**Mitchell, Michael F**

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**From:** sgeida@aol.com  
**Sent:** Monday, February 09, 2009 4:00 PM  
**To:** Mitchell, Michael F  
**Subject:** Fwd: My testimony on why I need the OHA

-----Original Message-----

**From:** sgeida@aol.com  
**To:** michael.f.mithcell@ct.gov  
**Sent:** Mon, 9 Feb 2009 3:47 pm  
**Subject:** My testimony on why I need the OHA

Dear Michael,

I had called you earlier today, February 10th, and you said I could email you my testimony on how the OHA has helped my situation. Thank you for giving me the opportunity to email my story. I live all the way in Salem and it is just too far of a drive for me at night but in the future I would be glad to appear in person if need be. Please feel free to read or forward my email to anyone that you feel it could impact. First, let me start out with some background information that can help paint my picture. My husband is originally from Prospect Connecticut and after serving for nine years in the Air Force he decided that he did not want to have a career in the Air Force. We were stationed in Colorado Springs when he left the service. He did not have a job lined up when he was discharged. He had done his homework on insurance companies and was not going to leave our family without any insurance. Due to the fact that he was in the military, I was a stay at home mother with two children and we relied on the Air Force for our medical needs. My husband choose the insurance company Assurant. It had a 2500 dollar deductible and a monthly payment of about 350 a month. We were pretty healthy people and were not planning on using it much but if an emergency did arise we were pretty confident in Assurant that we would not have any problems. Two weeks before we left the base, I was in excruciating pain, it was one of the worst pains that I had ever felt. The Air Force was good to our family but did not provide the best medical care. I was told that I had an ovarian cyst but there was nothing we could do. When we left The Springs we headed East and stopped in Chicago to visit my Aunt and my husband had a job interview in the suburbs. Again, I felt this huge pain that was worse than the last time, and ended up in the ER. Before I went I called Assurant and they reassured me that our medical bills would be taken care of. Now, I had two ovarian cysts. I didn't believe that that was what was causing my pain but the doctors thought that if I was having an appendicitis that I would be in even more pain. Between the ultrasounds in the ER and check ups for my children for their schools we had met our 2500 deductible. We were also paying our monthly premium on time. On a follow up visit with a family physician they noticed a lump in my lower right abdomen and sent me to a specialist who is considered one of the best gynecologists in Chicago. He decided we needed to do a laporscopic surgery to see what the lump was and to check on those cysts. My surgery was on December 09, 2007 and we made sure, myself and the doctor's office, that everything was okay with Assurant. It was suppose to be an outpatient surgery. When my doctor went in he noticed the cause of my pain, my appendix had hardened and everything inside was pushed to the tip getting ready to burst at any moment. He also removed some cysts, pieces of my intestine, and removed scar tissue. I went home that afternoon but didn't feel right. I was in even more pain than I was before the surgery, I couldn't walk, I hadn't realized it but had not gone to the bathroom or even thought that I had to go to the bathroom, and the pain medication wasn't even touching what I was feeling. When my doctor called to see how I was doing he had me come into his office right away. He then put me in the hospital. My intestines were paralyzed and my bladder had stopped working, these were both rare but side effects for the anaesthetic used during surgery. All this time Assurant was giving us the okay for everything. After surgery, and a hospital stay of four days, we had racked up a medical bill

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close to 100,000 dollars. I had a couple follow up visits with my doctor over the next couple of weeks because my body had to learn how to process food all over again. I can't even count the number of ultrasounds, cat scans, and mris that I had. My husband did get a job finally in Connecticut and we moved across the country in the middle of January 2008. It wasn't long after we got here, that we started having troubles with Assurant. The hospital and doctors started calling saying that Assurant was denying our claims. Assurant was now starting an investigation citing a pre-existing condition. We filled out every piece of paperwork they asked us to, most times even twice. They contacted all of our doctors and got my past medical records. All of this took so much time. We had so many people calling us all of the time wanting to know when we were going to pay my medical bills. We are good people who just want to raise our family right. We pay our bills on time and have good credit scores. Connecticut is not a easy on the wallet place to live. We get charged with so many taxes that are so high. We can't afford a lawyer to fight this insurance company. Last month, we came to the conclusion that even though we really couldn't afford it that we were going to have to get a lawyer. Assurant had closed our investigation and collection offices were calling. The lawyer office that we called told us to give OHA a try first and see what they could do. OHA put us in touch with Maureen Smith right away. She has been amazing. She has given us hope that we can put this behind us.. We feel like someone is actually sticking up for us now. She has gotten information out of Assurant that we couldn't, they were denying to send us a copy of our policy. Assurant is asking the Air Force to go against HEPA laws and are asking for information they have no right to have. If I don't have Maureen Smith or the OHA office on this case I do not know what we will do. It comes down to facts. The facts are we paid our monthly premiums, we paid our deductibles, and wh en it c ame down to Assurant doing their part they didn't. The people in the state of Connecticut need someone to stick up to these insurance companies. And as a resident and tax payer of Connecticut I would like to think that all those taxes I pay go towards an organization that is actually needed. If Governor Rell wants to take away the OHA I don't know what we will do. I also can't help to think that there are people out there that have it worse than I do and I really don't know what they are going to do.

Sincerely,  
Allyson M Geida  
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[sgeida@aol.com](mailto:sgeida@aol.com)

note to Michael: Please feel free to email, write, or call with any questions. Also I know that my testimony was really long, I just wanted you to get all of the facts. If you need to edit it go and do so.

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