

From: Rhonda Kincaid
Sent: Saturday, November 25, 2017 12:02 PM
To: INSTestimony
Subject: Testimony for 1128/17 Hearing on Anthem/Hartford HealthCare Dispute

I am writing this testimony for submission to the 11/28/17 hearing on the Anthem/Hartford HealthCare dispute.

My spouse and I have Anthem Blue Cross/Blue Shield health insurance through my workplace, and have several doctors affiliated with Hartford HealthCare.

My spouse gets regular osteopathic manipulation for pain management. The provider's office staff informed us about the Continuity of Care form, which could be submitted to request continuing Anthem coverage for one appointment. We were also told that Hartford HealthCare would negotiate payment. We had the impression that the dispute would be settled shortly and didn't submit the Continuity of Care form.

We decided it was important for my spouse to keep two appointments, even though we might be charged out of network costs. However, **we were surprised when Hartford HealthCare billed more than the amount Anthem typically covers.** Past bills always showed a charge of \$389, with a covered amount of 201.55. Anthem paid 186.55 and we paid a \$15 co-pay. Yet, during the dispute, we were billed \$329. **It seemed incredibly unfair that Hartford HealthCare required us to pay more than Anthem would have covered, and we felt taken advantage of.**

We called Hartford HealthCare and, after working our way to the top supervisor, were told that we had to pay the full amount, not the lower amount covered by Anthem and our-co-payment in past billings. The supervisor suggested that we fill out the Continuing Care form, but he also said that the deadline had passed to fill out the form so the request might not be granted, but "you can try."

We asked the supervisor who we could further appeal to if the Continuity of Care request was denied, as well as about the amount being charged. **We were informed there was no possible way to appeal as Hartford HealthCare had decided it would be too burdensome to manage the calls if it allowed appeals.**

Ultimately, my spouse's Continuity of Care request was approved for one of her two appointments. The other appointment was still billed at the higher amount.

We were happy to hear that the dispute has been settled, retroactive to October 1. However, we just received another Hartford HealthCare bill for \$329 for that second appointment.

My spouse will continue to go to this osteopath as he provides a service she hasn't been able to find elsewhere. However, we have both transferred from a different Hartford HealthCare specialist to one who is not affiliated with Hartford HealthCare. If we had the option, we'd also consider another health insurance provider as well. **We are not unhappy with Hartford Healthcare providers, nor with Anthem's coverage. However, we do not ever want to be in this position again.**

Thank you,
Rhonda Kincaid

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