

Overturning a Faulty Claim Denial to Secure a Life-Saving Transplant Surgery for a Member

An Alera Group company that provides services focused on customized, comprehensive employee benefits, HR technology solutions and wellness services was asked by a member to review a critical insurance claim denial, and work to overturn it.

Alera Group served as the overall workplace benefits broker for an employer, and the employer in turn selected two affiliated health insurance companies, "Company A" and "Company B," to provide health coverage for its employees. These employees and their dependents were thus overall members of an Alera Group workplace plan, but they mainly interacted with Company A and Company B for their routine health insurance concerns.

An Alera Group claims manager received a frantic phone call from a member who had just been informed that Company B denied the insurance claim for a life-saving organ transplant surgery she was scheduled to undergo in four days. Alera Group promised the member that it would do everything possible to help in an expedient manner.

Process

Alera Group began tirelessly calling both companies to get to the bottom of the situation. After a lot of investigating, it determined that Company A had approved the transplant surgery, but it didn't file or process any appropriate claims for it, leading Company B to deny it. Alera Group found the correct point of contact at Company A, then quickly requested that the hospital where the member was being treated provide all claims related to the case. Because none were filed or processed by Company A and the transplant was by then just three days away, Alera Group prepared and directly submitted approximately 60 claims to ensure that there were no errors.

After Alera Group completed all the claims paperwork and followed up with Company A, it was informed it would take four-to-six weeks to process. Alera Group notified Company A that its negligence resulted in the claim denial, and that it would inform the State of Connecticut of the situation and the impact it was having on the member's health. Alera Group continued to coordinate with both Company A, Company B and the hospital until the case was complete.

Challenges

The challenges in this case resulted from the poor communication between Company A and Company B, and the complete lack of claims filing and processing completed by Company A. To compound matters, the deadline was extremely time-sensitive, and a member's life depended on securing a good outcome in minimal time.

Results

Because of Alera Group's diligence in investigating the case, personally submitting the required claim forms and refusing to back down in the face of adversity and bureaucracy, Company A began cooperating. Within two days, Alera Group:

- Secured a check for more than \$215,000 to cover the transplant expenses
- Submitted a copy of the check directly to the hospital as proof of funds for the transplant
- Ensured that the member was able to receive the life-saving transplant as scheduled

The member's health has increased greatly, and she is still in frequent, friendly contact with the Alera Group claims manager who spearheaded this process on her behalf.