Testimony re: HB 440

Having worked in the field of medicine since 1975, I have seen the best of medicine and the worst. The worst began when Insurance companies decided they had the power to control our lives and healthcare. Here are a few “nightmares” few know about, and some folks are very familiar with:

Insurance companies will not allow a doctor to decide if a patient needs to be hospitalized or more days in the hospital in order to recover.

Insurance companies can fine physicians who do not put patients on medication if blood work parameters, set by Insurance companies, state a certain medication should be given (example: cholesterol lowering medications, medications for hypertension, etc).

Insurance companies can fine a physician if they do not order certain tests for patients, and if the patient is the one refusing, the physician can FIRE the patient!

Physicians can also lose the coverage of an Insurance company if they are fined or fail to comply with Insurance company’s requirements for the physician’s patients.

I have been denied coverage by health insurance twice due to “pre-existing” health conditions and finally had to lie in order to get coverage, at the urging of the woman working at the insurance company because she felt she could not allow me to be denied again after I told her my story! She had compassion.

Did you know it is not uncommon for an insurance company to revoke payment they’ve already approved and paid, up to a few years afterward? I found this out when (Aetna) approved a payment, paid the physician, and more than a year later revoked the payment of more than $300. I was never notified by this insurance company of the revocation. I found out when I was put in collections and was unable to make an appointment to see my physician until said amount was paid in full! Since I no longer carried this insurance, I had no number, therefore I could not appeal. I was told I only had 60 days to appeal and it was too late anyway. Then told they had no record of me because they only keep those with numbers. My file was in a storage facility and could not be located because so much time had passed and I had no number and I wasn’t in the system, round and round and round! I persisted and spoke with an attorney who represented folks with chronic illness who gave me instructions and told me to write to the CEO. After threatening the CEO with taking my case to the press, I received a check in the mail for the full amount that I had to pay out of pocket in order to visit my own doctor again! It took me more than 3 years to resolve this issue as well as threats to the CEO of going to the press. It was exhausting, stressful and did not help my health one bit!

The CEO of United Health care, David Wichmann, makes an annual salary of almost $30 MILLION/yr. This does not include bonuses. The CEO who left in September 2018 made about the same and was given a package of more than $60 MILLION, not including bonuses when he resigned! The company has had several years in a row of revenue topping $200 BILLION/yr., this year it will be close to $300 Billion, yet seniors, on fixed incomes who have supplemental coverage for Medicare will have annual premium rates rise each and every year, approved by Ohio Department of Insurance. And why is it approved? Because it is not illegal to be GREEDY!

Insurance companies spare no expense when their upper level employees save the company money by denying claims for the sick, disabled and dying. I have personally worked on a “bonus” trip with health insurance company who sent these “choice” employees on an all expense paid trip around Italy on a sailing vessel with six masts, for several weeks as well as visits to Croatia – all paid for by blood money! They wined and dined at each port and enjoyed themselves at the expense of sick people. It made ME sick to work this trip, but I needed this job at this incentive travel company to survive.

This is what happens when we combine business with healthcare. We are suffering at the hands of the very greedy who are able, somehow, to justify their actions for the almighty dollar.

This is my testimony and I swear this to be the truth. Get money out of medical care NOW! We must have Improved Medicare for All and end this greed-driven industry once and for all.

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