

TONI R.



Toni is 34 years old. She was involved in an automobile accident six weeks ago. Post-accident, she was hospitalized for 26 days with severe injuries.

Since then, Toni has visited the emergency room four times for severe pain, high blood pressure, stiff joints, infection, amongst other conditions. She has no primary care physician.

Toni owes almost \$29,800 in outstanding medical bills.

Toni's Goals:

- ▶ locate a primary care provider to manage her ongoing healthcare
- ▶ locate physical + therapists to help with her rehabilitation needs
- ▶ manage high-deductibles and copays with third-party financial assistance resources
- ▶ locate social assistance for housing costs, food, other life needs while recuperating
- ▶ negotiate coverage options with Toni's insurance for denied claims and upcoming medical management and treatment
- ▶ needs help with negotiating/ paying existing (past due) bills, and locating services for management of conditions post-emergency visits.

Blue Cube Medical Service(s) Selected:

Combined Financial Assistance + Advocacy.

Toni has existing medical bills (\$29,800). However, she needs help paying for new services, visits, drugs/medications for new treatment and care. She also needs help from Blue Cube Medical to negotiate and facilitate Frederick's needs from the provider or insurance company.

Medical Conditions:

broken pelvis, chronic pain, infection, joint damage, hypertension, head trauma, more

Financial/ Employment Status:

Due to her accident, she has been on long-term disability from private insurance reducing her income to 66% of her regular pay.

Insurance Coverage:

Toni has limited insurance, a \$5000 deductible HMO plan with limited physical and occupational therapy coverage.

How Blue Cube Medical helped Toni:

- Helped Toni obtain a primary care physician who takes her insurance
- Referred Toni to a physical therapy clinic that works on a sliding scale to keep Toni's out-of-pocket costs as low as possible
- Located supplemental funding through state funds to pay some of Toni's prior emergency room costs (approximately \$7500)
- Utilized third-party financial resources to pay deductibles and copays
- Worked with new medical and therapy providers about services and medications included in treatment plans, possible costs
- Negotiated 40% write-off of inpatient hospital stay, payment plan for other amounts