Insurance: The Next Battle

January 19, 2016 By Kimberly Morgan Bossley

Settling back in after the holidays I wanted to begin the new year with the most important topic everyone faces when being diagnosed with hepatitis C - what kind of “Insurance” does one carry.

This is and can be the most stressful part of the battle with hep C. I know for myself I worried heavily on the importance of getting my premiums in on time to insure I had the coverage. But my first battle before the “Obama Care Program” was even getting accepted onto an insurance. I was always declined because of a “pre-exsisiting” condition. Having my own business was hard in the fact that I didn’t work for anyone who had a good group policy. I had a small company of four people, struggling as we all do to provide for my family and now a life-threatening disease.

This condition turned into a huge “Cha Ching” for me. As the symptoms started adding up so did the co-pays and doctor bills. It was endless. Still to this day I am on a payment plan with my hospital to pay off a never ending bill. I have accepted that will be a part of my life and journey for many years to come.

I used to lay awake at night tears filling my eyes asking why me. Why on earth is this going to take every penny I own? Many of you are struggling with the same feelings and uncertainty. It is fearful and scary not knowing how the treatment or prescriptions will be paid. All you see is money needed for prescriptions, doctor visits, procedures,You are NOT alone. This is the biggest fight WE in the hepatitis C community face right now. The outrageous cost of curing our hep C. I have done numerous speeches, TV documentaries and news broadcasts sharing and fighting for something to change. Fighting to have the insurance companies and the drug companies come together to figure out a reasonable solution. This pertains to private insurance companies, state disability insurance, social security…the whole group needs to reach a compromise.

I don’t have answers for those who contact me daily asking when is this going to change? What I do know is and have witnessed time and time again, a doctor prescribes the treatment to a patient to “CURE” his/her liver disease, sends it into the insurance company for approval. But days or week later, a dreadful DENIED letter arrives.

Something that makes my blood boil are the letters stating the patient is NOT sick enough. WHAT??? Who is this person sitting behind some desk declaring if one is sick enough or not? I apologize now I am sure you can smell burning paper through your computer screen right now because I am that upset. The games these insurance companies are playing are WRONG.

First off, (and I pray some insurance agent/company out there is reading this) anyone familiar with liver disease (our doctors) know that if this disease is caught early.... it means savings to the insurance company in the end. But how do we get past all this paper mess and frustrations?

Right now the best thing YOU as a hepatitis c patient can do is be a voice... a loud voice. It is not your doctor’s fault you are being denied, but you as a patient needs to stay on top of your doctor’s office, insisting the denial letter be re-submitted. We can get mad, cry, whatever, but don’t stop moving forward

This “insurance game” may win in your favor if the doctor is continually playing the game back. Re-submitting and Re-submitting. What I have witnessed is eventually the insurance company gets frustrated at seeing the same name over and over and just says OK. It is no guarantee it will work for you but at this point in the game...you have to keep playing, keep fighting and most of all not let one denial set you out of the game.

I started my foundation The Bonnie Morgan Foundation for HCV with the vision of helping those with co-pays get the life-saving treatment. We also provide funding for medical equipment and devices needed due to the debilitating conditions brought on by hep C. Our foundation works closely with specialty pharmacies to help get funding to patients in need.

A few months ago HepMag did a great article on various organizations and funding options for patients. I highly recommend reading this and also printing it out. With that list, contact as many as you possibly can. Do not settle on one particular organization. There is a true phrase out there “The squeaky wheel gets the grease”. Be a voice, BE A VERY LOUD VOICE in your treatment towards your CURE. Do not settle for one rejection. Do not set back in a self pity mode of “Oh, they denied me, now all i get to do is set back and watch while others get cured”.

Hog Wash, Get up, get going on fighting for your cure too. Nothing in life was promised to be easy. This is a prime example. I am here to get you back on your feet, tighten up your laces and nudge you to that finish line. We are all winners in this race. But you have to be willing to join in.

If you are too sick, I get that, however it is not an excuse. That person I mentioned and suggested at the start of this series. They are going to help you here. You need to give them authorization to do the fighting and legal paperwork for you. They will be your louder voice. But, this does not give you permission to go sit back down and sulk. You must get the fight back. This can be done. I have witnessed it over and over again- True story. Both of you can put on a good fight.

Life is hard, Life is full of set backs but life is also full of Glorious and Amazing times. Your time is now, let that voice of yours be heard.

“Not without a FIGHT! ~HCV~(c) ” Together WE are Strong !

Kimberly Morgan Bossley
