



PUBLICATIONS

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CHAPTER 11

Gettysburg Address:

Win Your Appeal Hearing

A cancer patient, Bill Hernandez recently came to me with a new insurance challenge—the “second appeal,” conducted as a hearing. Bill (fresh out of the hospital, after massive surgery and chemotherapy) would be required to appear in person before a panel including both a member of the insurance company bureaucracy and several insurance plan members. He would be allowed fifteen minutes to plead his case.

The insurance company, a PPO, had already paid their allowed amount for Bill’s hospitalization. However, they were refusing to pay the expert surgeon at the in-network rate. Which would mean that the surgeon would be paid peanuts for this heroic surgery. Let me get this straight. Surgery is the only curative treatment for this cancer. We will gladly pay everything about your treatment EXCEPT the surgeon? Excuse me . . . what good would all of this hospitalization be if the surgeon didn’t show up?

Bill would be bringing exactly the same proof to this hearing that he had used in the initial appeal. He came to

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me with proof, and a story. We needed to craft a speech that would blow them away.

How does the in-person hearing differ from the written appeal? It is a completely different animal; and, if you don't recognize this, you could write the wrong speech and lose the day.

It differs in four ways . . . if you understand these three differences, you will be able to turn your proof into your very own Gettysburg Address.

Time

In your written appeal, you have all the time (pages) you need to flesh out your case. Fifteen pages, twenty pages. You will not throw anything in your appeal which does not serve to prove your case. However, your goal is to overwhelm the insurer with as much proof as you can muster.

In your in-person speech, on the other hand, you have only a few precious minutes to change those insurance company "hearts and minds." You must sift through all of your powerful evidence and distill it down to the most shocking, outrageous few.

Your written appeal is like a novel; your in-person speech is like a poem. In your poem, each word must be a polished pearl of power.

Audience

All writing is, in a sense, propaganda. In other words, all writing is an effort to influence or to persuade. If we are to have any chance of persuading, we must consider our audience above all.

CHAPTER 15

P. O. W. Camp:

Survive Your Hospital Stay

I have experienced the hospital, big-time—first for a week, then for forty days and forty nights. I wish I could tell you that I lounged around on fluffy pillows, attended at all times by solicitous nurses and attentive doctors. Not so! Brace up, Seriously Afflicted One. You are about to be exiled to the Cancer Gulag.

* * *

The insurance is on board, you are appreciating your network of people, and you have a surgery date. You have packed your slippers and your trashy novels, and you will soon be off to the hospital.

- **Get vaccinations**

If you want to find the world's worst drug-resistant infections, look in a hospital. Our grandparents avoided the hospital at all costs, seeing it as a death-house. Mainly because of infections. Those infections of our grandparents'

day have had eighty years to morph into the contagion of your nightmares.

Before going anywhere near the hospital, I ordered up vaccinations for pneumonia, meningitis and the flu. No doctor told me to do this. My sister the R.N. alerted me to vaccinations, and I learned on the Internet what vaccinations I would need. Remember, you are managing your own case.

Furthermore, keep an eye on those nurses and make sure that they glove up.

- **Bring a caregiver**

. . . one who can stay with you every day all day. If you are going to be very sick and weak after your surgery/treatment, you should have at least two caregivers, so that someone can be with you 24/7. Why? Because the nights are the worst. There is less nursing coverage at night; the nurses at night are sometimes not the caliber of the day nurses. It is dark, you are sick, you are scared. One person cannot do this duty 24/7. Bring two caregivers.

In the middle of one endless night, I threw up all over myself. The last nurse in had moved the call button so that I couldn't reach it. I was alone. Lying there as the vomit cooled, I thought, surely this is the lowest point of my life.

Your caregiver is your advocate and cheerleader and medical bodyguard. If you have to pay someone to do this, pay them. Beg them. Bribe them . . . whatever it takes. It could mean your life.


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