



# Life Saving Diligence Case Study

## THE CHALLENGE

Alera Group was the benefits broker for an employer that was working with two affiliated health insurance companies, "Company A" and "Company B", to provide health coverage for their employees. One day, 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 that she was scheduled to undergo in four days. The surgery cost well over \$200,000, meaning the member would have to go into a crippling amount of debt to receive the operation.

## THE SOLUTION

After a ferocious investigation, Alera Group determined that Company A had approved the transplant surgery but hadn't filed or processed the appropriate claims, leading Company B to deny the claim. The Alera Group claims manager reached out to company A and directly submitted 60 claims, to which Company A responded by saying it would take four to six weeks to process the information. With the surgery three days away, the claims manager notified Company A that this was unacceptable and Alera Group would inform the State of Connecticut about their negligence and the impact it was having on the member's health. Alera Group's refusal to

back down in the face of adversity and bureaucracy forced Company A to fully cooperate, submitting the appropriate paperwork to Company B who approved it in time for the operation.

## THE RESULT

Within two days, Alera Group secured a check for \$215,000 to cover the transplant expenses and ensured that the member was able to receive the life-saving operation as scheduled. The member's health has dramatically improved and she is still in frequent, friendly contact with the Alera Group claims manager who spearheaded the process on her behalf.



### DID YOU KNOW

In the US, an estimated 530,000 families will file for bankruptcy every year because of medical issues and bills. In fact, 66.5% of all bankruptcies are tied to medical issues. Having the right people in your corner can help protect you from joining that statistic!