

NOELLE T.



Noelle is a 27-year-old Thai-American self-identified lesbian.

She and her partner have been in a relationship over three years and live together in the same apartment.

She has a history of bipolar disorder, domestic violence, polycystic ovarian disease. She is also a smoker but wants to quit.

She has been taking hormones to help eliminate the cysts but needs to try laparoscopic treatment for the cysts.

Noelle has outstanding medical bills totaling \$1,652 from a emergency room visit two months ago.

Noelle's Goals:

- obtain treatment for her bipolar disorder
- locate specialist in her area who accepts her insurance and
- manage high-deductibles, copays with third-party financial assistance
- negotiate coverage options with Fredericks's insurance

• Blue Cube Medical Service(s) Selected:

Combined Patient Financial Assistance and Advocacy

Financial Assistance: Owes \$1,652 in outstanding medical bills.

Advocacy: Needs help paying deductible and copays for needed healthcare services and medications, negotiation with healthcare providers and insurance

Medical Conditions:

Bipolar disorder, depression, polycystic ovarian disease, smoking (tobacco)

Financial/ Employment Status:

Noelle is employed part-time and is financially unstable. She is a server at a restaurant, has no domestic partner benefits, does not qualify for Medicaid, and is no longer on her parents' insurance plan as of age 27.

Insurance Coverage:

She recently obtained an insurance plan from her state's health insurance marketplace (\$2500 deductible and a \$35 copay per visit).

How Blue Cube Medical helped Noelle:

- Used preventive care services to lower Noelle's out-of-pocket costs as well as to address her domestic violence, depression, and smoking cessation management and treatment
- Located financial assistance from local and national LGBTQ and Thai-American foundations to help with paying for Noelle's prior and current medical expenses
- Utilize third-party financial resources pay deductibles and copays on Noelle's behalf
- Worked with new medical provider about services and medications included in treatment plans, possible costs negotiations and payment plans for new/ upcoming medical treatments and management
- **Saved Noelle: \$1,652 in outstanding medical bills. Zero balance owed.**