

# CASE STUDY: PRIVATE INSURANCE WITH CHRONIC ILLNESS + HIGH-DEDUCTIBLES, COPAYS

# FREDERICK W.



Frederick is a 30 years-old with a diagnosis of sarcoidosis. He has also been diagnosed with HCV (hepatitis C).

Unfortunately, Frederick's physician of twelve years is leaving his current insurance network making out-of-pocket costs almost double.

Additionally, Frederick will need additional care from specialists for specialized, innovative treatments that are not covered by his current plan.

# Frederick's Goals:

- continue to utilize his current physician
- locate specialists in his area to assist in his care
- manage high-deductibles and copays with third-party financial assistance
- negotiate coverage options with Fredericks's insurance

### Blue Cube Medical Service(s) Selected:

**Patient Advocacy.** Frederick does not have any existing medical bills at this time. However, he needs help paying for new services, visits, drugs/medications for new treatment and care. He also needs help from Blue Cube Medical to negotiate and facilitate Frederick's needs from the provider or insurance company.

#### **Medical Conditions:**

sarcoidosis, HCV, chronic pneumonia, chronic fatigue, neuropathic (nerve) pain

## **Financial/ Employment Status:**

Frederick is employed full time and is financially stable.

## **Insurance Coverage:**

Frederick has a PPO plan through his employer. \$750 combined deductible.

### **How Blue Cube Medical helped Frederick:**

- Helped Frederick keep his favored, long-term physician by assisting the physican in enrolling to be a participating provider in Frederick's new network
- Located available funding from Frederick's state of residence and other sources in order to assist in paying for his HCV (hepatitis C) treatments and medications
- Assisted Frederick in locating additional third-party financial assistance for ongoing sarcoidosis treatments
- Utilized financial resources such as the American Sarcoidosis Society and other similar organizations to assist Frederick pay for his deductibles and copays
- Negotiated a different treatment plan with alternative services and medications that are covered by Frederick's insurance plan with specialists and his insurance company in order to lower out-of-pocket costs