

## CARL J.



Carl is a 61-year-old visiting his primary care physician (PCP) for his yearly physical.

During the visit, Carl's wife mentions her concern over his use of a pain killer prescribed to him a few months ago when he broke his wrist in a boating accident.

She believes he is an alcoholic.

Carl realizes he is taking too many and wants help to try to stop.

The nearest addiction treatment center with space to admit him is located more than 500 miles away from his home.

### What Does Carl Need? What are His Goals?

- **Preventive Care.** Carl needs preventive care services from his primary care physician (PCP) that are covered at almost 100% - no money out-of-pocket.
- **Addiction Services.** Carl needs inpatient treatment for 90 days. His insurance covers no more than 60 days.
- **Travel and Lodging.** Carl needs financial assistance to travel to the treatment center his physician referred him to over 500 miles away from his home.
- **Social Assistance.** Carl needs his home and other household bills paid while he is receiving inpatient care.

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

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

### Medical Conditions:

Carl has been diagnosed with moderate rheumatoid arthritis, depression, opioid addiction, alcoholism

### Financial/ Employment Status:

Carl is employed full time and is financially stable but he and his wife live paycheck to paycheck and cannot afford extensive out-of-pocket medical care.

### Insurance Coverage:

Carl has a PPO plan through his employer. \$500 combined deductible for visits and medications. In-office visits are \$40 (primary care), \$75 (specialist), inpatient addiction out-of-pocket consists of \$1,500 deductible.

### How Blue Cube Medical helped Carl:

- established a long-term care plan with Carl's current primary care physician, as well as inpatient, and outpatient addiction providers that meets Carl's needs in the most cost-effective manner
- worked in coordination with Carl's medical team to negotiate with Carl's insurance to obtain approval for an additional month of needed inpatient addiction care
- assisted Carl in locating financial assistance from third-party foundations as well as a state fund for mandatory lab testing and counseling treatments
- utilize third-party financial resources such as his employer's employee assistance plan to help pay deductibles and copays for outpatient visits
- located travel assistance (airfare to/from treatment location) as well as lodging for outpatient care after leaving the addiction facility.