

## JUSTIN K.



Justin is 31 years-old, recently diagnosed with an autoimmune disease called Ankylosing Spondylitis and is in constant pain.

Justin has an employer-sponsored insurance plan, but certain treatments suggested by various specialists are not covered nor in his near geographic area.

Justin owes approximately \$2100 in outstanding medical bills.

### Justin's Goals:

- schedule an appointment with a physician who is a specialist in the area of ankylosing spondylitis and will accept his insurance plus financial assistance
- obtain financial assistance and insurance negotiation to get his existing bills paid
- manage high-deductibles and copays with third-party financial assistance
- negotiate coverage options with Justin's insurance for future visits

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

**Patient Financial Assistance and Advocacy.** Justin owes \$2100 in existing medical bills. However, he also needs help paying for new services, visits, drugs/medications for new treatment and care related to his diagnosis of ankylosing spondylitis. He also needs help from Blue Cube Medical to negotiate and facilitate reimbursement and prior authorization needs from his healthcare providers and insurance company.

### Medical Conditions:

ankylosing spondylitis, chronic pain, gastrointestinal bleeding (from medications)

### Financial/ Employment Status:

Justin is employed full-time but the costs of his medical care is expensive.

### Insurance Coverage:

Justin has insurance through his employer. \$1500 medical deductible

### How Blue Cube Medical helped Justin:

- Facilitated a new appointment and medical transfer to an ankylosing spondylitis specialist in his city
- Located available funding from Justin's employer, union, third party organizations and others for paying his past due bills for previous treatments and medications
- Assisted Justin in locating additional foundation funding for ongoing testing and treatments
- Negotiated with new medical providers about services and medications included in treatment plans, possible costs of care