

July 6, 2017

Washington State Office of the Insurance Commissioner  
5000 Capitol Blvd SE  
Olympia, WA 98512

RE: Copy of Complaint 1486440, filed July 6, 2017

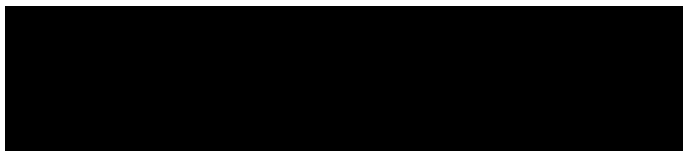
To whom it may concern:

On August 15, 2016 my daughter had an emergency hospitalization in Moab, Utah. The entire balance of this hospitalization should have been covered per our Kaiser Permanente PPO Gold policy, there are no gray areas. I have spoken to Kaiser Permanente since October about this, every time I have been given a different story on why it hasn't been paid. They have told me that we hadn't met our deductible (we had), that it wasn't in network (it was, through First Choice/First Health as part of our plan) and that there is no max out of pocket for my policy (there is, and in fact we had surpassed it 2 months prior). During each conversation I spent a lot of time on the phone explaining that, yes, we had met the deductible, yes in fact we were at max out of pocket, and yes, the hospital is in network, showing them where on the Kaiser Permanente website and showing them our policy. One time they tried to mislead me using my 2017 policy, which I corrected them. Every conversation went the same way, ending with, "You're right, we'll reprocess this and get it paid," including our last conversation on June 23, 2017. Today I received a letter from Moab Regional Hospital stating that I was going to be sent to collections in 7 days if payment was not made. I called and confirmed that they had indeed NOT been paid by Kaiser Permanente.

This is a breach of contract by Kaiser Permanente. Per our policy, the hospital was in network. Additionally, we had surpassed max-out-of-pocket 2 months prior and we reported the hospitalization as directed. Kaiser Permanente is in default for the amount owed to Moab Regional Hospital and we remain on the hook for it.

My daughter has special needs and on such a clear-cut issue I feel that we are being singled out and harassed because of her medical needs. We have been with Group Health for over 2 decades and never had any problems, but since they became Kaiser Permanente we have had issue after issue with them denying services and prescriptions that are clearly stated in their care plan. Thank you for your attention to this matter and feel free to contact me if you need any additional information.

Sincerely,

A large black rectangular redaction box covering the signature and name of the sender.