

August 3, 2017

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

RE: Unresolved - Response to Complaint 1486440, filed July 6, 2017

To whom it may concern:

On July 24th, 2017 Kaiser Permanente provided a response to my complaint #1486440. In this response they make it seem as if I was disputing a \$50 responsibility on my behalf owed to Moab Regional Hospital, which I never heard about until their letter. My dispute was with the fact that Kaiser Permanente had not paid their responsibility for 10 months and Moab Regional Hospital was holding me personally responsible for this breach of contract from Kaiser Permanente. So let me clarify a few things:

1. In their letter Kaiser Permanente changed the story. They fought payment this entire time. They said it was incorrectly processed because they were told Moab Regional Hospital wasn't in-network. However, when I called upon my daughter's admittance on August 15, 2016, Group Health/Kaiser Permanente stated that the hospital was in-network. Then, after I found out Kaiser Permanente wasn't paying, I called numerous times stating that it was in-network, even showing them where it was on the website. It was finally processed as in-network in February 2017, but still to this day it has not been paid in full.
2. Kaiser Permanente told me numerous times that they owed the balance [REDACTED] hospital stay in excess of \$17,000, lack of payment is why I filed complaint #1486440 on July 6, 2017. The exact total seemed to vary based on contracted amounts and who I talked to, but the bottom line is it was Kaiser Permanente's responsibility and they refused to pay. Since the beginning every phone call with Kaiser Permanente went the same way. They told me reasons they didn't owe it (none of them true), and after I disputed each reason they'd put me on hold for up to 10 minutes and then would come back on the line, admit that they did owe it and they would expedite reprocessing and payment, which never happened until I filed complaint 1486440. Here's an example: I have a message on my voicemail from May 17, 2016 where [REDACTED] from Kaiser Permanente says that, "Regrettably there is no max-out-of-pocket for out-of-network charges," therefore the responsibility for the hospital stay was ours. We had already established in February (and as early as August 2016) that the hospital was in-network (First Health through our Access PPO Gold plan). After hearing that voicemail I immediately called Kaiser Permanente and spoke with [REDACTED], a supervisor, having the same conversation that I'd had many times before going through all of the reasons they didn't owe. Finally, after being on hold for almost 10 minutes, [REDACTED] returned to say that Moab Regional Hospital was in-network, that we had provided notification for the hospitalization and that [REDACTED] surpassed max-out-of-pocket in June 2016. [REDACTED] further stated that she would expedite reprocessing and the bill would be paid. A month later, when the bill was still unpaid by Kaiser Permanente, I spoke with [REDACTED], where, again, all of the "reasons" that Kaiser Permanente wasn't responsible for payment of that hospitalization were reviewed. After I explained everything as I had numerous times before, he put me on hold for 8 minutes, then said he'd call me back. When I talked to him the next day he said that Kaiser Permanente was the re-

sponsible party and that he would expedite processing and get it paid. And still, there was no payment as of July 6, 2017 when I filed complaint 1486440. Kaiser knew they owed months earlier, and yet harassed me by refusing to pay and putting me in a position of being sent to collections.

3. In a phone call that I made to Moab Regional Hospital on August 1, 2017 at 3:20pm pst, [REDACTED] in accounts payable said that Kaiser had paid \$14,334.38 on July 12, 2017 (after my complaint), but still owed a remaining balance of \$3,000.

I would like to know when Moab Regional Hospital will be paid in full by Kaiser Permanente. No initial payment had been made until I filed this complaint, even though Kaiser was well aware of their responsibility for over 6 months prior. I work full time and take care of my daughter with special needs, this issue has caused me to spend many wasted hours simply trying to get Kaiser Permanente to pay their contractual obligation. There are no shades of gray here, Kaiser Permanente was responsible for these costs, and yet they have made me jump through hoops at every step. This is a breach of contract and insurance fraud.

Sincerely,

[REDACTED]

cc: Kaiser Permanente, Moab Regional Hospital