7/22/16

Jennifer Minich,

Legislative Assistant to Sen. Karen Keiser

Olympia, WA

#### Hi Jennifer,

I was glad to speak with you earlier. Here is the general text of the e-mail I sent to Commissioner Kreidler 6 weeks ago. I hope this e-mail covers all the relevant issues and concerns for not only my wife and myself, but for all citizens of Washington State. I made editing changes and added additional information since sending the original to Commissioner Kreidler, to make it more readable, and increase clarity and depth about the issue that my wife's specific example highlights. In addition, I am giving the latest update from my wife's example below. If you would like to speak further, my private cell # is 206-240-9880.

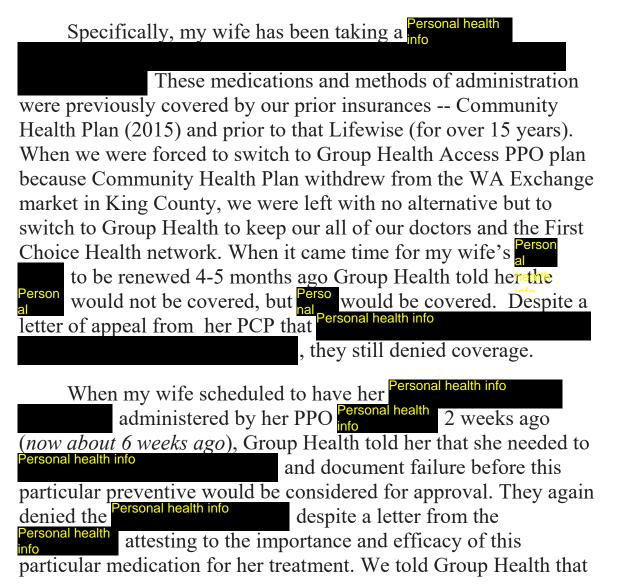
### Problem:

Given the new realities of the individual healthcare insurance market and that people are changing insurances at a much higher rate than in the past due to changes in coverage, deductibles, premiums etc... there is a major problem with people who have been taking medications paid by their old insurance company but "pre-authorization" for same medication is denied by the new insurance company. This relates to transparency and disclosure by insurance companies in assisting citizens to make fully informed decisions about their healthcare coverage, as well as continuity of coverage given the fluctuating realities of the new healthcare market.

# **Specific Example:**

Our new insurance company (Group Health) denied preauthorization for medications (which are on the GH approved formulary) taken long term by my wife who had the exact same medications covered by our prior insurance companies without a problem.

# History:



she has taken this Personal health info The response was that she was "<u>not with Group Health for e</u> <u>years</u>".

She asked Group Health to send their policy and the lists of medications on the formulary (along with the minimum lengths of time deemed appropriate to determine failure or success of treatment) so we could respond in an appeal. GH sent her the policy and the list of medications, but not the requested time line. GH did not respond to her follow up phone calls for a time line. In fact, GH told my wife she had to sign a release for her doctor to even make an appeal. Unless a signed release for her doctor to appeal was on file at his office, GH would not even look at any appeal...so my wife had to make a special trip to the doctor downtown just to sign a release for which her doctor already had permission.

The Personal health info denied by Group Health are FDA approved and proven successful (and without side effects) for my wife.

As of this Personal health info	s time, my wife is forced to purchase privately the , and will have to pay a Personal health info
Pers.	sonal health info

# **Update 7/22/16:**

My wife called Group Health today and found out that they denied the appeal. They said they take up to 30 days to make a decision and they supposedly mailed a letter to her  $\frac{\text{Personal health}}{\text{info}}$  a week ago. The  $\frac{\text{Personal health}}{\text{info}}$  did not have possession of any

communication from Group Health as of this morning. Nor did Group Health have the courtesy to inform my wife directly about the decision. When my wife asked Group Health to email the denial letter they promptly did so. The denial letter explained that the denial was reviewed by an "expert" who is actually board certified in "Family Practice", and <u>NOT</u> in Personal health info

This qualification of the "expert" raises additional questions about the professional qualifications Group Health and other insurances establish for "pre-authorization" decision makers --those who render medical procedure determinations in specialty areas outside of their own areas of board certified expertise --- I am curious about when a Family Practice doctor has greater expertise than the specialist in the specialty in which my wife is being treated Personal health info

My wife's example above is but one set of examples from our personal lives. In my particular field of Mental Health practice, I have encountered multiple examples of my clients and the patients of the Psychiatrist who I share office space with who are denied the medications they need for Personal health info

Best regards to you and the Senator. I look forward to hearing from you again.

Bob Parker PhD

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