

## Neptune woman left with \$25,000 bill after health insurer fails to pay

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A Neptune woman who thought she found affordable health insurance to help pay for the treatment of her autoimmune disease said she was left with a nearly \$25,000 doctor bill after the insurer stopped paying her claims.

Tonya Sims, 35, said the insurance company left only a message on its answering machine explaining that it could not reimburse doctors and hospitals because it had been seized by the state of Tennessee.

"I don't have the money to pay (the doctor) back. I don't have the money for a lawyer. I'm stuck," Sims said.

Sims is not alone. The phone number on her insurance card belongs to a trio of companies — American Trade Association, Smart Data Solutions and Serve America Assurance — based in Springfield, Tenn., that have left a trail of lawsuits and regulatory actions nationwide. Tennessee authorities this week are trying to shut it down.

The case has prompted experts to warn consumers to be cautious when buying health insurance, particularly because some workers are desperate for low-cost, high-quality plans, and newly passed legislation has created confusion.

As Sims' story shows, it is not hard for questionable companies to slip through the cracks.

"Fake health plans have been spreading rapidly around the United States during the downturned economy," said James Quiggle, spokesman for **Coalition Against Insurance Fraud**, a consumer group in Washington, D.C. "People are very vulnerable to sales pitches."

A mental health counselor who makes in-home visits, Sims in 2007 began feeling fatigued and kept getting sick. She visited a doctor, underwent a battery of tests that included an excruciating bone-marrow biopsy and was diagnosed with Sjogren's syndrome.

The disease allows white blood cells to attack glands that produce tears and saliva and makes it hard to fight infections.

### Expensive treatment

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Her treatment called for shots of two drugs commonly used in cancer patients — Neupogen and Neulasta — to stimulate the growth of white blood cells. The cost was more than \$3,000 a dose. She was given shots every other week. But the cost was an afterthought, because she had health insurance.

That changed last year, when her employer made health insurance available only to full-time employees. Sims did not qualify and was referred to COBRA, the federal program that allows workers to keep their coverage as long as they pay the premiums.

She said her tab would have been almost \$500 a month and was unaffordable. But she thought she caught a break in October, when a company that called itself MultiPlan faxed a solicitation, offering insurance for \$229 a month. She signed up.

Sims had no trouble getting treatment and paying her claims. But last month, she received a bill from her doctor that said, "Please send us \$24,850 at your earliest convenience."