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Insurance Warrior gets results

Author teaches patients to fight the bean counters

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Laurie Todd said she's sickened by the need for her book.

"I think it's ghastly," she said. "I'm pretty horrified by it."

It is awful, the need for a book to coax health insurers to cover potentially lifesaving or life-extending treatment for their clients. But the need exists, especially when we hear stories like the one about Doug Connors, the Westminster man who has terminal cancer and whose insurance carrier denied coverage for a relatively simple procedure recommended by his oncologist, one that has already shown positive results.

Ms. Todd was among those who contacted me after reading Tuesday about Mr. Connors and his battle with the mighty Blue Cross Blue Shield of Massachusetts. While many folks were understandably outraged and suggested ways to raise money for the procedure — one reader, tongue planted firmly in cheek, suggested a bake sale across the street from Blue Cross — Laurie Todd urged Mr. Connors to arm himself with facts and fight to the death.

That's because Ms. Todd is a self-described Insurance Warrior.

"You have to amass evidence and proof," said Ms. Todd, author of *Fight Your Insurance Company and Win: Secrets of the Insurance Warrior*. "You have to do research. You have to be your own medical case manager. You have to do whatever it takes to get them to pay."

When I observed that Ms. Todd seemed a little intense, she said, "Honey, this is very personal and passionate with me. When you get sick you have two choices: Either you give up, or you take charge."

A 57-year-old massage therapist from Seattle with a master's degree in French literature seems an unlikely consumer militant, but Ms. Todd was forced to become one when she was diagnosed with appendix cancer in 2005. After learning that the only available treatment was a lengthy surgery performed by just a handful of surgeons, she was further stunned to learn that her health insurer deemed it "out of network" and wouldn't pay.

“They said, in essence, ‘Go home and die,’” she recalled. “For me, it was like waving a red flag in front of a bull. The idea that there was this lifesaving treatment for me, but I’m going to die because my insurer wouldn’t pay for it, was totally ridiculous.”

She spent weeks preparing her appeal. She pored over HMO Web sites, read dozens of lawsuits against health insurers and called every patient advocate agency she could find. Within days of receiving what she called her “War Documents,” the insurer agreed to cover the surgery that saved her life.

After that, Ms. Todd said, she began helping other people who were stymied by their insurance carriers. Last year, she wrote appeals for 19 patients and has yet to lose, she said. Calling herself a “word fancier and queen of persuasive letter writing,” she soon decided to write the book.

In an interview yesterday, she ticked off health insurers’ favorite reasons for rejecting coverage: The treatment is experimental. It’s not medically necessary. There’s not enough evidence. There have been no clinical studies and not enough data. It doesn’t meet accepted medical standards.

“‘Accepted medical standards’ is a myth,” she said. “How do you define ‘medically necessary’? I have secrets about what sort of language persuades health insurers. I explain how to hack through the bureaucracy of customer service. People waste a lot of time on the phone when they should be putting things in writing. Insurance companies count on people making frenzied phone calls and giving up.”

What if someone is too sick to launch the sort of battle she describes?

“Find family or friends to do it,” she said.

The book is available through her Web site: www.theinsurancewarrior.com. She said she’s also willing to help guide people through the bureaucratic maze.

“I wish to God there was no need for such a book,” she said. “But what I’m doing is empowering people to save their own lives.”

Buy Laurie Todd's book, *Fight Your Health Insurer and Win*
www.theinsurancewarrior.com

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