

*Facts and figures say a lot about what we do.
Stories about the people we help everyday say even more.*

*Below you will find a sampling of stories describing what we do for patients
and how our knowledgeable and attentive staff has impacted their lives.*

To maintain patient privacy, names and other sensitive information has been changed or removed.

John owned his own company and medical insurance was unfortunately low on the priority list. When a symptom-free aneurysm burst and caused a stroke, John had to be airlifted to his local acute care hospital where it was decided that he needed more extensive care at a regional center. Four weeks later the total bills – including the flight, two hospitals and rehab – exceeded \$46,000. John did not qualify for Medicaid and lacked the funds to pay bills of this size. After much negotiation, we reached a settlement with all of the parties involved, averting financial ruin for John. Savings: Over \$42,000.

Hannah broke her hip following a nasty fall a year ago. The hip had to be replaced, resulting in medical bills of \$44,000. We managed to obtain a 50% discount off the hospital bill. The doctor's bill of \$6,500 was reduced by 25%. Hannah now needs to have her other hip replaced. Both the hospital and the doctor have agreed to give her the same discounts as before. Savings: \$47,250 plus ongoing savings.

Craig, a college student, was injured in a four wheeler accident. The family thought that he was covered through their insurance, but discovered that ATV accidents were specifically excluded from their coverage. The emergency room bills, with ambulance and MRIs, exceeded \$3,000. We approached the hospital, ambulance company, and doctors on this family's behalf. The hospital was willing to see if the family would qualify for a hospital charity program. The family qualified and the hospital bills were written off. The ambulance company then followed suit and the ER doctor agreed to a reasonable installment plan. Savings: Approximately \$2,500.

Paul and Betty were in their early 50s and owned a farm. Paul also served as a part-time pastor. Paul and Betty were involved in a serious motorcycle accident when a large truck abruptly pulled out in front of them. Although they carried accident insurance that paid \$30,000 towards their bills, the remaining bills exceeded \$100,000. We worked with the hospital to help Paul and Betty qualify for the hospital's financial assistance program that covered the balance in full. Savings: Over \$100,000.

James had \$125,000 in existing bills and needed a stem cell transplant that was estimated at an additional \$200,000. We helped James qualify for Medicaid, which paid all his existing bills and put him on a spin-down payment for any new bills he incurred. While James still has to pay \$2,200 every three

months to Medicaid for ongoing coverage, Medicaid has now paid off all his new bills including the stem cell transplant. Savings: Over \$325,000 for James and ongoing coverage for future bills.

Baby Cleo was born with a congenital problem, requiring expensive therapy that cost around \$7,000 in her first month of life. The family had been paying off the balance at the rate of \$25 per week when they were sent to us. We negotiated with the clinic which agreed to write off \$25 for every \$25 paid until the debt was cleared. Savings: \$3,500.

Brandon cut and dislocated his finger playing hockey. He drove himself to the emergency room where he waited for two hours before a doctor saw him. The doctor put his finger back in place and stitched up the cut. The whole procedure took less than thirty minutes. Two weeks later James received a bill for \$5,500. We contacted the doctor who agreed to reduce the bill to \$2,500 and accept monthly payments to pay off the balance. Savings: \$3,000.

Ron was a skilled carpenter who had been part of a contracting business for a number of years. He and his wife Cathy looked at health insurance on a number of occasions; however, the costs always seemed prohibitive and since the family remained healthy, they let the issue slide. Last year, Cathy found a small lump, which turned out to be cancerous. Four months and a surgery later, she was free of cancer but saddled with \$30,000 in bills. We negotiated with the doctors and the hospital, obtaining an average savings of 30%. Savings: \$10,000.

Before Chris's wife Cheryl tragically passed away, she incurred \$165,000 in unpaid medical bills. By the time Chris was sent to us, the bills were being handled by an attorney's office that was threatening to pursue litigation on behalf of the hospital. The family had substantial resources, but felt that the bills were unreasonable. We were able to get the attorney's office to settle the account for \$33,000. Savings: Over \$130,000 for the family.

Doris had \$30,000 in chemotherapy bills for her cancer. She and her husband Alan were feeling overwhelmed by the whole ordeal. Doris was too young to qualify for Medicare; to make matters worse, she and Alan owned some old, rusty equipment that counted as an asset, preventing them from qualifying for Medicaid. We helped the hospital understand the reality of their financial situation and the hospital agreed to reduce Doris' bills by 40%. Savings: \$12,000.