

Edmon Mamane

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Thank you Madame Vice Chair and members of this committee. My Name is Edmon Mamane, My wife Keren Shachar and I moved to live in Denver in October 2018. I am here testifying in support of house bill 1008.

In April 2019 we purchased what we thought was health insurance through IHP, the company we work for. We spoke with several insurance companies and several insurance representatives.

We decided to go with a company called ALIERA, we had several meetings with the Rep Mrs. Jolie Curneen of ALIERA. The Rep assured us all that we are covered for almost everything with a deductible of \$2,100.

The Rep explained this was a new and improved insurance that involves two companies, she indicated that what ALIERA does not cover the other company RESERVE NATIONAL will cover thus giving us perfect and complete health insurance coverage.

On July 15, my wife noticed a lump in her left breast. We immediately went to see a Dr. to be checked. The Dr. immediately sent my wife for MRI and other imaging tests.

The imaging showed a mass in Kerens left breast and some mass under the left arm pit. We came to find out none of the imaging was covered by what we had through Alieria.

That is when I found out that we don't really have any insurance coverage and what we were sold was some form of health care sharing arrangement under Alieria. No one will accept the coverage. We also found out that there was much more than one company involved in what now seems like little more than a scam, and it became very confusing who to call and who to speak with, but none of them have been helpful with the medical treatments my wife needed.

The next step was to have a biopsy done to determine what was the mass in Kerens breast and under arm. That was also not covered, except for a very small fraction of the cost.

The biopsy came back showing that Keren has a very aggressive Cancer – “Invasive ductal carcinoma triple negative”

We then consulted with Dr. Dev Paul oncologist from Rocky Mountain cancer center. Dr. Paul prescribed 20 Chemotherapy treatments followed by 6 Radiation treatments.

We called Alera and spoke with several people. They told us that we are not covered for such treatments, or only a very small part will be covered. Hearing this, was very scary to us.

We continued calling the company to see if there was some kind of mistake. We called the broker that sold us this product many times. She never answered the phone and she never returned the calls. She simply disappeared.

Knowing that we needed to act fast, we started scrambling for what to do.

Realizing that we didn't have the insurance coverage we needed, we started looking at alternatives. We were referred to “Hope 4 Cancer” in Mexico. We spoke with some people who received treatments there and healed successfully.

The cost with Hope 4 Cancer was about \$70,000. The Chemotherapy treatments would have been \$400,000 if done here in Denver. Since we did not have the money for that, we decided to go for the treatments at Hope 4 Cancer.

The treatments at Hope 4 Cancer did not work as Keren has a very aggressive cancer. We paid all our savings for treatments that did not work. This is all because we were sold this Alera arrangement that has done essentially nothing for us.

The situation now is that, as result of not having the ability to attack this aggressive cancer with chemotherapy right from the start, Kerens cancer has metastasized to the brain and other parts of the body.

We now have real insurance that has a much higher deductible but it covers most medical services, but it is too late. We are left with no cash savings and the situation is deteriorating by the day.

This Alera health care sharing product was sold to us as if it was real insurance. We were misled and the results for us are beyond devastating. I support HB20-1008 because it can help protect people from this kind of tragedy by ensuring these companies have to be up front about what they are selling.