



CONSUMER STORIES

Health Care Cost-sharing Arrangements

*"It was time for my yearly checkup, and I called Altrua to confirm that the UC Health provider was in-network. Altrua covered the doctor's charge, but not the UC Health laboratory bill for the routine blood test I got done during the checkup. I don't understand why the doctor was in-network, but the laboratory not. The lab bill was \$1818 with a patient responsibility of \$21, which I paid. However, I am now **balance billed** for the remaining amount, and on a payment plan paying \$150/month."*

- Jeff, Lone Tree, CO

*"My wife's primary care physician directed her to obtain a basic breast mammogram and an ultrasound. She has coverage through Medi-Share, and they referred her to the North Suburban Medical Center (NSMC) in Thornton for the appointment. **Two months after the appointment, we received a letter from NSMC stating that they have not received any payment from Medi-Share, and that the amount due was \$4,677.** My wife contacted NSMC who said that Medi-Share was not under contract with NSMC, and Medi-Share then also confirmed that they are not under contract with NSMC. **If NSMC is not in-network, why did Medi-Share direct my wife there in the first place?**"*

- Steve, Northglenn, CO

"According to what we researched and the phone calls we had with Alera agents and the core beliefs Alera claims to have, we felt it was a perfect match for us. We were told by Alera that they are not like other health care sharing ministries, but are like insurance in which the provider bills them directly and they pay out. However, we have had a nightmare in getting Alera to fulfill their agreed upon obligations."

*When my daughter began complaining of hip pain, finding a doctor who would accept Alera's coverage was a challenge. And when we learned that my daughter would need surgery to correct the problems, **Alera denied all claims due to a pre-existing condition, saying that she was born with a hip deformation. This didn't make any sense—my daughter hadn't been diagnosed with anything until we were covered by Alera. Our appeal was denied, and the out-of-pocket cost of the surgery was unaffordable for us. We had to wait for the next open enrollment period and my daughter had to live in pain for months until we could sign back up for traditional insurance that would cover the surgery costs.**"*

- Jared, Parker, CO