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The Insurance Warrior



How Laurie Todd paid \$9 for \$345,000 worth of treatment and made it her life's work

By Barbara Sadick

In March 2005, at the age of 55, Seattle-based massage therapist Laurie Todd was told by her doctor that she had only a few weeks to live. Diagnosed with ovarian cancer, she survived eight hours of surgery to remove her ovaries, uterus, several inches of large intestine and 15 pounds of tumor. But after all that, the pathology report revealed that her tumor was actually late-stage metastasized cancer of the appendix. She'd been misdiagnosed.

The chief oncologist at her local medical center told Todd, "There is no treatment for your disease, and even if there were, [your insurance company] wouldn't pay for it." He gave her a directive to simply go home to die.

Instead, Todd went into warrior mode, and began her first insurance company appeal for treatment denial. Her efforts would not only save her life, but evolve into a successful career as an author and professional claims applier. She has directly helped nearly 100 seriously ill patients get first-rate treatment.

Her expertise in this field comes firsthand, from her own battle—not with cancer, but with fighting the health insurance company to have her cancer treated. Refusing to accept her death sentence, she scoured the Internet for information about appendix cancer. She found the leading expert, Dr. Paul Sugarbaker, a surgeon specializing in gastrointestinal cancers at the Washington Cancer Institute in D.C.

Because Sugarbaker was not part of her network, her request for treatment was flatly denied by her insurance company. But that did not deter her. "Your job," Todd told him, "is to save my life. Mine is to get my insurance company to pay for it."

"Nobody knew how to write an appeal," she says. "So I assumed from the start I'd have to write it myself. I also knew that to succeed, I'd have to speak the language of my opponent, know the law and gather as much proof and precedent as possible." She spent hours learning everything about her health insurance company, realizing that if you follow an insurer's appeal process, you've already lost the case.

The system, she says, is deliberately complicated and difficult to navigate. Patients are passed from one customer service representative to another. They're disconnected, confused, delayed and frustrated, and never allowed to speak with a decision maker. Insurance companies know that the longer a case takes, the more likely the insurer is to win. The company is counting on patients to give up.

Todd did not, and the path she followed is one she has counseled tens of others to try. "Dig in your heels and thoroughly research the company's structure and hierarchy and map out your battle plan," says Todd. Scour your health insurance company's website for an organizational chart or list of employees, and note the personnel who will receive your appeal. "You can write the most brilliant document," says Todd, "but if you don't send it to the right people, you might as well just forget about it."

Ultimately, Todd won her own appeal. The cost of the surgery and chemotherapy that saved her life was \$345,000. Her share was \$9. But if she thought that was the end of her battles with insurance companies, though, it was only the beginning.

A month after she returned to Seattle after a 40-day recovery from appendix cancer surgery in D.C., she received a call from a man in Philadelphia who had seen her victory mentioned on an online appendix cancer support group site. His insurance company had denied treatment for similar surgery and he asked Todd to help. She agreed. Together, they used her own winning appeal as a template and spent the weekend crafting a similar letter. "Four days later, Independence Blue Cross/Blue Shield of Pennsylvania decided to pay," she says. "Now I knew that what I did would work for others, too."

During 2006, she wrote and won twenty appeals. Because she found herself giving the same advice over and over, she wrote a book giving step-by-step instructions on winning insurance company denial appeals. A cancer foundation paid for the project and she self-published *Fight Your Health Insurer and Win* in 2007. Todd began

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speaking at conferences, patient support groups and libraries. As more people with all kinds of diseases and conditions heard about and found her, she began writing and winning their appeals. After a particularly fierce battle in 2007, she started to charge up to \$2,000 per case.

Nicole Mackiner, whose infant daughter was diagnosed in 2010 with craniosynostosis, a birth defect of the skull, was helped by Todd to access the foremost craniofacial surgeon in the country following an insurance company denial. "Laurie turned my daughter's fate around in a couple of days," she says. "For a mother, there is nothing that can come close to that. She puts the world in your hands."

The Insurance Warrior's Top 5 Tips for Fighting Denied Claims

1. Get off the phone and put your story in writing. Document your most compelling medical horror stories, including any misdiagnoses, missteps, or embarrassing insurance company errors. Save all correspondence.
2. Win your appeal before getting treatment. Insurers will encourage you to go ahead while the appeal is pending. If you do, you will never win. If your treatment can't wait, have either a family member or friend write the appeal, or contact Laurie Todd. Her fastest approval time came after only 13 hours.
3. Don't be emotional. If you are, the company will know you're not a force to be reckoned with.
4. State your case in the first two pages. Prove it in the next 30 or so.
5. Speed is a strategy. Have the appeal on the desks of the top 12-14 decision makers first thing Monday morning to emphasize its urgency. The names of those executives can be found by searching online or by looking at insurance company annual reports.

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This article, originally published by [Senior Planet](#), was written by Barbara Sadick, Association member and freelance health writer. Based in New York City, Barbara's clients include U.S. News & World Report, Healthline.com, The Commonwealth Fund and Health Behavior News Service. In 2003, after the death of her brother from lymphoma, she began working as a freelance health advocate, researcher and writer. Her personal experience has been supplemented with an MA in Health Advocacy from Sarah Lawrence College and an MS in Health and Behavior Studies from Columbia University. Available for freelance writing and research, Barbara can be reached at barbara.sadick@gmail.com.

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