



HEALTH CARE NEWS

A Monthly Publication From The New York State Attorney General's Health Care Bureau

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SCALP DISEASE PATIENTS GET WIG COVERAGE



Ellie*, 9-years-old, was diagnosed with alopecia areata, a rare skin disease resulting in scalp hair loss, but her health plan refused to pay for her wig claiming it was a "cosmetic" purchase. As her mother desperately sought to overturn the denial, the plan argued that only cancer patients experiencing hair loss were eligible for wig coverage.

Faced with a \$3000 bill for her daughter's wig, Ellie's mother turned to the Health Care Bureau for help. Bureau staff initiated an investigation and quickly discovered that Ellie's case was no exception. The plan -- Empire Blue Cross and Blue Shield -- was ignoring an earlier court decision ordering it to cover wigs for alopecia patients in denying such claims. After intervention by Bureau staff, Empire agreed to cover the cost of Ellie K's wig and the wigs of others similarly denied.

"It is only fair that Empire pay these claims," said Eliot Spitzer as he announced the agreement with Empire, one of the largest plans in the country. "In New York, Empire will cover prior and future wig claims by alopecia patients whose policies cover prosthetics". While New York does not require health plans to cover wigs, many policies do provide some coverage. Overall, about 4 million Americans are affected by alopecia every year.

To get free wigs for kids or donate your hair for a kid wig contact:

Locks of Love at www.locksforlove.org
or 1-888- 896-1588;
Wigs for Kids at www.wigsforkids.org
or 1-440-333-4433.

Welcome to our third issue of Health Care News! I hope you are finding our newsletter informative and interesting. Our goal is to educate consumers (all of us) about health care issues, empower them to access the care they need and ensure they know that we are here to help.

As we start a new year, I encourage you to contact us with your questions and suggestions. We have already heard from some of you - one reader told us that we inspired him to appeal a health plan coverage denial. Mission accomplished!

HEALTH CARE HELP AT NO CHARGE

Christine D'Ippolito, a Health Care Bureau mediator, sensed an urgent situation when she returned a Suffolk County woman's phone call: her health plan, the frustrated woman told her, was delaying payment for her breast cancer surgery and the radiation treatment she needed to ensure full recovery. Sick and tired of calls from a collection agency, she dialed the Attorney General's Health Care Helpline.

Tom, a 70-year-old Manhattan resident faced a different but dire problem: his health plan had suddenly stopped paying for his home health aide, a service he needed to keep his catheter clean and his feeding tube functional.*

While such complaints have the potential to change lives forever, it is just another day for the Bureau's Helpline mediators and intake staff who field about 50 new cases a day.

"Our toll-free Helpline directly assisted over 7,100 consumers statewide in 2001," said Spitzer. "We will continue to help New Yorkers resolve their disputes and assist in getting the care they deserve."

Whether it is a plan's denial of care, an access-to-specialist problem, a debate over allowable prescription drugs, a billing problem or other dispute, Health Care Helpline staff respond within three hours to a caller and within three business days to a written complaint. Emergency calls are returned immediately. And, for those seeking more information about their health care rights or benefits, the Helpline mediators are a one-stop-shop.

"You straightened the whole mess out in record time," wrote the Suffolk County breast cancer survivor in a thank-you note after her plan paid the overdue \$6000. "Now I can concentrate on getting well."

Consumers may contact the Health Care Bureau's toll-free Helpline at 1-800-771-7755 (option 3 on the automated voice menu.) Complaints are assigned to Helpline mediators in the order in which they are received by intake staff.



DID YOU KNOW? In the current year, New York has budgeted \$30.4 billion for health care of which \$25.1 billion is expected to be actually spent. In 2000-2001, New York budgeted \$28.4 billion for health care and actually spent \$23.1 billion.

Attorney General Eliot Spitzer's Health Care Bureau protects—and advocates for—the rights of all health care consumers statewide. The Bureau operates a Health Care Helpline that assists thousands of New Yorkers with individual problems; investigates and takes law-enforcement actions to address systemic problems in the operation of the health care system; and proposes legislation to enhance health care quality and availability in New York State. To share your views contact the Editor at Rashmi.Vasht@oag.state.ny.us

*not real names.