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## Lawmakers Hear Stories of Health Care Denials, Delays

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By **Emily Mullin** - When Mark Gendernalik, a schoolteacher from Los Angeles, found out that his infant daughter had a rare neurological condition, he assumed that his health insurance would cover all of her medical expenses.



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Washington, D.C. - infoZine - Scripps Howard Foundation Wire - But Gendernalik said the insurance company continually denied requests for hospital care and diagnostic tests for Sidney, now 2, who suffers from infantile spasms, a form of epilepsy.

"I believe that people should receive the care that their hard-earned dollars were supposed to have gotten them when they bought their health insurance," Gendernalik said.

Gendernalik told his story Wednesday to members of the

House Oversight and Reform Committee, headed by Rep. Dennis Kucinich, D-Ohio. Kucinich held the hearing to discuss the problems of the private health care industry and possible solutions to increase access to care.

Wendell Potter, former head of corporate communications for health insurance provider CIGNA, said it's not uncommon for insurance companies to reject care for people with pre-existing conditions, especially infants who are born with these conditions, because "it is a means of avoiding paying claims."

Gendernalik said it's been hard to be a good father when he is constantly worrying about medical expenses. Sidney is slowly getting better, her father said.

"All too often I feel like a medical manager instead of her daddy," he said.

Erinn Ackley of Red Lodge, Mont., said her father ran into insurance company "bureaucratic roadblocks" in 2006 when he began chemotherapy treatments for leukemia.

Bill Ackley, a retired schoolteacher, was denied care over several months, she said. He was finally given a bone marrow transplant 126 days after an initial request to the family's insurance provider. He died in January 2007.

"When a loved one is going through a life-or-death struggle, you can hear the clock ticking every minute," Ackley said.

The hearing came on the day that Senate Finance Committee Chairman Max Baucus released his \$856 billion health-care reform package that would require nearly all Americans to have health insurance. It would require insurance companies to cover pre-existing conditions.

"The fact is that in America today you don't know if your health insurance will take care of your serious medical bills until you become seriously ill or injured," Kucinich said. "By then it's too late to shop around."

Mel Stern, a pediatrician from Highland, Md., told the committee that one problem with the private health care industry is that insurance companies, not physicians, make decisions about what care to provide.

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"The transparency needs to be within the health-care business itself," he said.

Linda Peeno, a former review physician for health insurance giant Humana, said insurance companies have criteria for choosing what care to provide or deny.

"Health insurance companies are afraid of a public option because it's competition for them," she said.

Rep. Jim Jordan, R-Ohio, said he opposed a public option health-care plan.

"My guiding principle is, and always has been, that consumers do better when there is choice and competition. That's how competition works," he said.

Jordan is the co-sponsor of a bill that proposes a free market approach to the health-care system that would give Americans tax credits to buy their own insurance.

Michael Cannon, director of health policy studies at the libertarian Cato Institute, said the Democrats' health care proposal would be costly and inefficient.

"Simply mandating the public to buy health care doesn't mean that they can afford it," Cannon said.

Generalik and Ackley said a public health care option is necessary but the private sector should not be eliminated.

Members of both parties at the hearing said reform in the health insurance industry is necessary and that frequent denials and delays in care are unacceptable.

The committee will hold a hearing Thursday to hear from representatives of the six major health insurance companies.

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