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Rob Buchanan and daughter Claire are signing up for better insurance (page 58)



## The Ansardis »

A PATIENT ADVOCATE TAKES OVER A FAMILY'S INSURANCE HEADACHES

Health insurance comes with a painful truth: When you really need help most, you're probably having a very bad day. And when you're having that bad day, bureaucratic red tape can be unbearable. When former New Orleans oysterman Ray Ansardi, 40, came face to face with that reality in September 2000, he'd survived a series of very bad days. A persistent viral cough had turned into pneumonia so severe that he was placed in intensive care for three weeks and on life support for two. The virus left him with cardiomyopathy, which causes the heart to become enlarged and pump less efficiently. If medication didn't help, Ray would eventually need a transplant.

■ Then the other shoe dropped: The doctors discovered that Ray had a previously undetected congenital valve defect that would have to be corrected. Soon. "That was it," his wife Danica, 41, recalls. "He needed a new heart or he was going to die." Before a valve replacement could be scheduled, however, he needed an angiogram. The cost: \$3,800. Two days before the angiogram, the hospital called to cancel—the Ansardis' insurer refused to pay. ■ Danica—who was taking care of Ray and their kids Sarah and Tray, now 12 and 10, as well as working full time for a financial services company—was frantic. "I didn't have time to figure it out, and Ray was so upset he couldn't think," she says. "And we didn't have time to lose." Then she remembered a benefit offered by her employer: a patient advocacy service called Patient Care. Patient Care quickly found the problem: The cardiologist, not the primary-care doctor, had ordered the test. The procedure went on as scheduled. Since then, Patient Care has solved more than scheduling snafus—including about \$6,000 in billing errors. ■ For the most part, the Ansardis are happy with their insurance, a point-of-service plan with a \$200-a-day deductible for the first three days of hospitalization. "But his tests and procedures all have different costs and deductibles," says Danica, which makes bookkeeping a



PHOTOGRAPH BY LEE GRUM

nightmare. And costs are mounting: \$5,400 for Ray's medications since 2000 and more than \$3,000 in hospital deductibles. "We get two medical bills or pieces of correspondence a week," says Danica. "We're inundated." ■ She faxes everything she gets from any health-care provider or her insurer directly to Patient Care. "They review everything and check to see if it's a valid claim or not," she says. "Anything that I need to pay, I write a check. Anything that is inaccurate or needs to be disputed, they handle."

■ Ray was finally strong enough to undergo the valve replacement in July 2003 and is no longer a candidate for a transplant. Although he's still classified as disabled and prone to complications, he hopes to get back to a normal life. Meanwhile, the Ansardis are grateful for the support they've received from family and friends—and Patient Care. Says Danica: "They are the epitome of what an advocate should be." —ELLEN MCGIRT

**Danica and Ray Ansardi with their children Sarah and Tray after Ray's surgery**

Ticker source: The Zimmerman Report, 2003.