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HEALTHNET: Health care in America is a commodity of which you, the person, is the least valuable part. With all these HMOs and PPOs the health care industry is set up to make you think you have all these choices which are going to keep you and your family healthy. Really they are all the same screw job with a different name. You and your health, and the health of your family, is a cost that the health care industry is always trying to reduce. Their business plan is to pay as few claims as possible, and to generate as many rules and regulations as possible which will allow them to pay as few claims as possible (and don't get me started on the pharmaceutical companies!). This is a subject of which I know a great deal as I spend nine hours a day pushing papers around an office set up to plug the holes in American health care coverage (i.e. make sure poor people can get health care).

Years of desert raves and running wind sprints in wing tips at my first Hollywood job left my poor aching feet in ruins. Oh, and one doctor at UCLA told me I walk wrong, whatever that means. Health Net did not pay for one of the sessions so the absurdly wealthy Beverly Hills doctor billed me for \$380.00.

I call Health Net

and ask HEALTH NET REP #1 why they won't pay the bill.

She tells me that I have exceeded the maximum number of 12 visits.

I tell her that I went 12 times and I have the paperwork to prove it.

If they have paperwork showing 13 visits I would like to see it.

She counts the sessions in her system and says, "Oh.

You are right.

This is our mistake."

Music to my ears.

I am told they will cover it.

I hang up the phone and forget about it.

That was August of 2003.

December 2003: I receive a bill from the doctor's office for \$380.00. I call the doctor's office -- let's call them DR. GREEDY BASTARDS PHYSICAL THERAPY (GBPT).

RHONDA, the billing clerk, tells me Health Net won't pay the bill.

I call Health Net (see a pattern developing?).

HEALTH NET REP #2 says, yes the session is covered, but since Health Net originally (and

erroneously) did not pay for it, GBPT needed to file an appeal by a certain time, which they didn't, so Health Net is not responsible for it and neither am I.

Neither am I.

That's all I want to know.

I am told they will contact GBPT and tell them to stop billing me.

I receive paperwork in the mail that says "You have no further responsibility for this claim.

To Provider -- please do not bill customer."

Great.

I forget about it.

July 2004: I receive a bill from the doctor's office for \$380.00. I call Health Net again and speak to HEALTH NET REP #3 and HEALTH NET SUPERVISOR #1.

Both tell me the same story that I was told in December 2003.

I am not responsible for this bill and GBPT did not submit the bill on time.

I write a letter to GBPT telling them that I am not responsible for the bill and that it is an administrative matter between them and Health Net.

Translation: please stop billing me you greedy bastards.

It's like the kid on the bike in "Better off Dead" -- I WANT MY TWO DOLLARS! -- grew up to be my physical therapist.

September 2004: I receive a bill from the doctor's office for \$380.00. Now I am speaking to

RHONDA at the rich Beverly Hills doctor's office, and a long list of customer service people at Health Net, on a daily basis.

You see, in one corner we have Health Net, a company that made over \$11 billion in revenues in 2004, and in the other corner we have the rich Beverly Hills physical therapist with 3 BMWs, and they were going to fight to the death to see which one of them would get the honor of sticking me -- just a poor corrupt official -- with the bill.

Health care is the very last thing on these people's minds.

Throughout this entire ordeal, nobody once asked me if the physical therapy actually worked.

It didn't.

December 2004: I receive a bill from the doctor's office for \$380.00. Repeat process. Rinse.

January 2005: I get a personal letter from the RHONDA at GBPT. They are going to refer my account to a collection agency, thereby destroying my credit, unless they get paid within 30 days. I explain to her that I don't owe this money.

She knows I don't owe the money.

Health Net knows I don't owe the money.

Everybody involved agrees that I don't owe the money.

So why am I about to be screwed?

She tells me that if I can work something out with Health Net that she will make sure that my account does not go to the collection agency.

WOW!

You'd do that for me?

You'd go out of your way to make sure the bill that I don't owe doesn't go to a collection agency?

And here I thought Christmas just ended.

I call Health Net again, fax them a bunch of documents they request, and am assured -- with a straight face -- that they will take care of it.

April 2005: RHONDA calls me and says that my account will be referred to the collection agency the next day. I almost felt sorry in advance for the poor person who was going to answer my call at Health Net. That feeling vanished after five minutes on the phone.

You see, the only thing I had going for me was that Health Net had admitted that they owed the money, but just wasn't paying it because of a technicality.

The new/old story from HEALTH NET REP #4, HEALTH NET REP #5, and HEALTH NET REP #6 was that I had exceeded my maximum benefit.

That was what they were telling GBPT while telling me GBPT didn't file in time.

Suddenly I was back in August of 2003 standing in square one.

It was at that moment that my inner Darth Vader took over.

Here is an email I sent to my wife.

From: Weaver, Giles [mailto:giles@crackpotpress.com]

Sent: Tuesday, April 12, 2005 5:38 PM

To: Bella Wife

Subject: Health Net

\$%#^(! Healthnet is \$%#^(! screwing me. The physical therapists office called to say they are going to put the \$380 outstanding bill to a collection agency, thereby screwing my credit rating, unless it is resolved pronto. I said, "Healthnet was supposed to contact you." They did not even though I sent them all the info a month ago. Nobody followed up with me, and faxes I sent to the Healthnet person went unanswered. I am now talking to the second person at Healthnet in the last hour and they keep requesting a document I faxed to them weeks ago. I am now on hold. Healthnet tells the doctor's office – we don't cover this, then they tell me, The doctor didn't file on time. Everybody is an idiot. I asked the first guy – how hard is this to figure out? Your company covers 12 physical therapy visits. Did I go more than 12 times? No. Case \$%#^(! closed. BUT NO. I hate everybody.

HEALTH NET REP #8 told me that he wouldn't help me if I kept yelling at him. I tell him that I have a rule about these kinds of things:

the first year and a half nothing gets done I ask nicely, after a year and a half I yell.

And since nobody has actually helped me in all this time, I don't care who the next liar will be, so if he isn't going to do it transfer me to someone who will, such as his supervisor.

He agrees to help me.

I lay out my tragedy, again, and ask him how come in over 18 months nobody at Health Net can count to 12.

12 sessions covered = 12 session attended.

Once again, math is the language of everything.

I am told that an investigation will take place and that he will call me back the next day.

He didn't.

I call again and ask for him.

I am told he is not there but they send him priority emails to call me back.

He doesn't.

Yep, another liar.

HEALTH NET REP #9 asks if she can help. I go through the saga again. She tells me that my "case" is being reviewed by head of the appeals division and she will make sure she gets an answer for me by the next day.

I explain that this isn't an appeal.

I've never owed this money.

I also tell her that HEALTH NET REP #8 did not return my calls.

She promises me that she always returns calls and not to worry.

I am also told a cease and desist letter will be sent to GBPT.

The next day she doesn't return two calls.

HEALTH NET REP #9, MANDY, emails her as well telling her that it is a priority to call me back.

Another day goes by with no call back.

See, this is where it could have gotten really nasty, but fate played its hand. I call again. A woman's voice answers.

I say -- Mandy?

Yes it was Mandy again and for no explainable reason I recognized her voice.

She remembers who I am.

She tells me she will fast track this to a special arbitration panel which will decide whether or not they will pay it.

I am told the reason they will pay it is because there is clear evidence that the doctor's office is not going to give up.

Of course they aren't going to give up -- not when Dr. Greedy Bastard needs a 4th sports car!

Silly me, I thought they would pay it because they are contractually obligated to pay for it and because they are -- in their words -- "working hard to make health care work for me."

Several days later I call Mandy, customer service super hero, and she tells me Health Net will pay the \$380.00. And it only took a week of phone calls. One year, seven months, and one week of phone calls.

RHONDA called me and said with awe, "I don't know what you did, but it worked." Most people would have given up in mid 2004 and paid the \$380.

That is what Health Net is counting on, and, of course, Dr. Greedy Bastard Physical Therapy doesn't give a damn who pays them as long as they get their blood money.



Something about the Hippocratic oath I think.

This is what I did: I demanded better consumerism.