

The Insurance Intelligencer

8/16/10

Meeting Nicholas

Many of you have followed the story of Nicholas, my littlest helpee.

Nicholas was born with craniosynostosis—premature fusion of one or more of the sutures of the skull. In order to fix cranial synostosis, part or most of the skull needs to be removed, reconstructed, and put back together—leaving just enough "give" in the right places to allow for unobstructed growth of the brain.

A cranial reconstruction by a top-notch surgeon is a triumph of skill, and a work of art.

In our current system of private insurance ... if the treatment is in-network it is "standard." What is "standard" is determined by the insurance company. If the treatment is out-of-network, it is "not medically necessary." Medical necessity is determined by the insurance company.

Your child is six months old. If he doesn't get his head fixed, he risks seizures, developmental delays, vision problems, and a permanently mis-shapen head.

What if the only surgeon that knows how to fix your child's head is out-of-network, and therefore "not medically necessary" as per your insurance company?

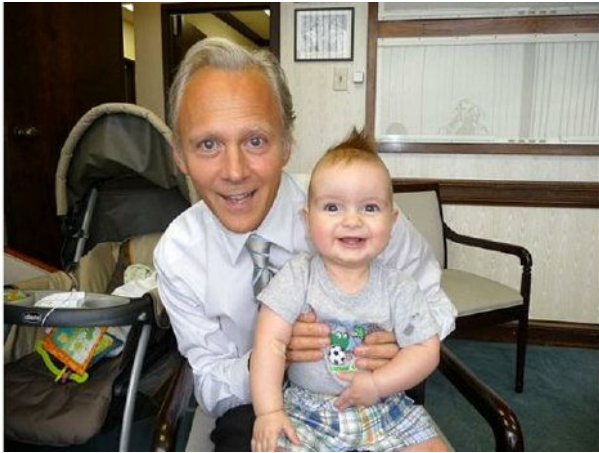
Nicholas gets his surgery

This very question was posed to me last September, by Heather in Michigan. Her insurer, Blue Care Network, thought that it was perfectly acceptable to send her to several local surgeons who had scant experience with this condition, and no documented good outcomes.

I couldn't let that happen.

The one surgeon who stands out above the others in terms of approach, technique, and documented good outcomes with craniosynostosis. Heather told me a bit about Dr. Fearon in Dallas, and I knew that it would be a piece of cake to prove that he could deliver an exponentially safer and better outcome than the local talent.

Heather and I got down in the trenches, I wrote an appeal, and we won the case in five days.



Happy Nicholas on Dr. Fearon's knee

Nicholas had his surgery with Dr. Fearon in September 2009. A complete success.

Meeting Nicholas

Fast forward eleven months. I graduated from Michigan State University a hundred years ago, and I am in the state to make a sentimental visit with three college friends from 1968.

My college roommate and I take a detour to the town near Detroit to meet little Nicholas, who is now eighteen months old.



Nicholas on my knee



The three of us

Meeting my helpes is the cherry on the sundae, the icing on the cake.

If you want to meet me, it's easy. Find a local business or conference who needs a keynote speaker, and who can spare a small honorarium. It doesn't have to cost much. Find me a cheap flight, or use frequent flyer miles to get me there. Fold out a couch in the spare room, hotel not required.

Surely I have proved by now that what I do is not about insurance, and that my message is not just for groups of doctors and patients. This is an all-around, homerun, uplifting message of courage, empowerment, and love.

I have attached my latest speaking reviews to smooth the way.

Put me in front of the biggest audience that you can find, and allow me to offer books after the talk.

Is it not time to spread the word that, when all seems lost, it is possible to win great victories?

Happy and peaceful Insurance Warrior-ing,

Laurie Todd

www.theinsurancewarrior.com