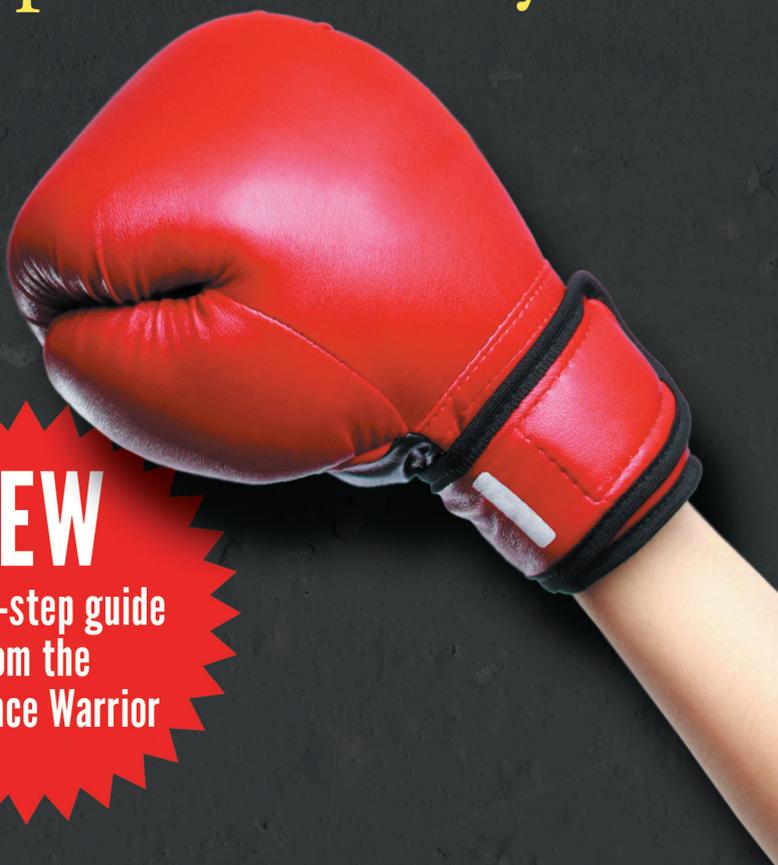


# APPROVED

Win Your Insurance  
Appeal in 5 Days



**NEW**

step-by-step guide  
from the  
Insurance Warrior

LAURIE TODD

**APPROVED**

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ALSO BY LAURIE TODD

*Fight Your Health Insurer and Win:  
Secrets of the Insurance Warrior*

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*New*

*Step-by-Step Guide*

*from the*

*Insurance Warrior*

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*True Stories  
and Unexpected Lessons  
from the  
Insurance Warrior*

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Win Your Insurance Appeal  
in  5 Days

**LAURIE TODD**



HEALTHWISE  
PUBLICATIONS

*Kirkland, Washington*

*APPROVED: Win Your Insurance Appeal in 5 Days*

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“Until everything goes wrong,  
one cannot know the astonishing kindness of the universe.”



—DECCA AITKENHEAD,  
from “All at Sea”



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# Prologue

**T**HERE ARE GREAT STORIES that begin with an accident. I like to think that mine is one of them.

---

IN 2004, I was the picture of health. I didn't drink, I didn't smoke. I ate a moderate diet. I did physical work, I ran a mile a day. And yet I woke up exhausted. I was pursued by a constant feeling of dread.

I brought my concerns to my primary care physician in November 2004. I said, "Something is terribly wrong with me." After doing a physical exam and blood tests, she said, "You have nothing to worry about. You are the healthiest 55-year-old on the planet."

Four months later I was diagnosed with late-stage ovarian cancer, rushed into surgery and given months to live.

When we cancer patients are finally diagnosed—we are often misdiagnosed. So it was with me. As it turned out, I didn't have ovarian cancer. I had appendix cancer. An OB/GYN surgeon had performed the wrong surgery for the wrong disease.

And so began my hero's journey. The chief of oncology said, "There is no treatment for your disease. And, even if there were—they wouldn't pay for it."

One day it dawned on me that I was in Big Medical Trouble, my doctors had nothing to offer, and they didn't care. My cheesy local HMO had written me off. It would be up to me to survive.

It didn't take long to learn that there *was* a treatment for my disease: cytoreductive surgery and HIPEC. There was a mountain of scientific literature to prove that this treatment was safe and effective. This surgery offered an 80 percent chance of no recurrence for my disease.

Cytoreductive surgery is so complex, so technically-demanding that long term survival depends on the skill and dedication of the surgeon. I live in Seattle. There was no such surgeon in Seattle, in Washington State or anywhere on the West Coast. I had no out-of-network benefit. I had the world's most rock-bottom, catastrophic individual insurance policy. My low-rent HMO had no intention of paying for a surgery which was out of network, out of area—and which was in their opinion “experimental.”

I had lost my business. I had no money, no income, no partner. I had a Stage-IV cancer, I was recovering from an 8-hour abdominal surgery. I had no money, no influence and nobody to help me.

I said, “If I die because my insurance company doesn't want to pay for it—I will be the world's biggest chump. I can't let that happen.” I had always been the Empress of Persuasive Letter-Writing. This would have to be my finest document and my finest hour.

I read dozens of scientific articles. I sent inquiry letters to every surgeon in the United States who did cytoreductive surgery. Within a week, I had found the world's expert on appendix cancer. I contacted his office and sent my medical records. Friends donated frequent flyer miles so that I could fly all the way across the country for the consultation.

A surgery date was reserved—two months out, so that I would have time to fight my insurance company. From that moment on, researching and writing my appeal became my full-time occupation. It was going to take a document to save my life. I was going to make it a document the like of which they had never seen.

I read every word on my insurer's website, including press releases. I spent four days sitting on the floor at the library, reading my way through twelve volumes of Washington State insurance regulations. I read successful lawsuits against insurance companies—making lists of words that the best attorneys use to intimidate insurers. I worked through the night, searching for other patients whose insurers had paid for this surgery. I built a detailed organization chart for my insurance company—and then dug for hours until I found their contact information. I asked and inquired and solicited free advice.

Four days after receiving my 23-page war documents—the insurer called me: “We have decided to pay for it.” I had a bargain-basement catastrophic individual policy. They paid every penny, including my \$5,000 deductible and \$16,000 annual out-of-pocket expense.



MY TREATMENT SUCCEEDED—because I based my decision on science. I have not needed any medical treatment since I returned home from my 14-hour cytoreductive surgery with hyperthermic intraperitoneal chemotherapy (HIPEC) in December 2005.

It was not long before I received a call from Bob—a fellow patient from the online appendix cancer support group. He said, “We heard that you had a great victory. My insurance company has denied the surgery. Can you help me?”

I had lost my business. I was recovering from two massive abdominal surgeries and several near-death experiences. I was sitting in my pajamas watching Home and Garden channel, wondering from time to time whether I would ever be able to work again. I replied, “I’m sitting here in my pajamas. I feel like the 100-year-old woman. I don’t know if what I wrote will help you. . .but let’s give it a whirl.”

We won Bob’s appeal in three days. And so it began.

---

As the years have gone by, I have won appeals for doctors, attorneys, CEOs. A few months ago, I won an appeal for a judge—a very prominent judge in the state of Minnesota. She was fighting for lifesaving surgery for her sister. She had already lost all of her appeals, as well as her external review. She had searched for an attorney to take the case. The attorneys said, “We don’t do denial-of-care cases. It’s too much work, and there is no money in it.” With nowhere else to turn, she found me on the Internet. I won the case in three days.

During 2006, I spent hundreds of hours on the phone, explaining how to write and fight insurance appeals. Exhausting myself, giving the same advice over and over. I thought, “I’m going to write down all my strategies, my tips and tricks, my own appeal. I will give it to people and they can fight their own battles.” As soon I finished writing, it occurred to me that there was no book to explain how to win an insurance appeal. *This* was the book that I searched for when I found myself in the dark and scary woods of insurance denial.

A cancer foundation agreed to fund the publishing of my manuscript. Suddenly I found myself with a book project. I put together a team—a cover artist from Nova Scotia, a type

designer from San Francisco, a book printing house in Kansas. I learned how to buy an ISBN number, build a website, use PayPal. In March 2007, five thousand books arrived on my doorstep.

Thousands of people have used this book to win their own appeals. My book continues to serve as Insurance Warrior 101 to all who need it. You will find the book on my website: *Fight Your Health Insurer and Win: Secrets of the Insurance Warrior*.

Anyone who needs expensive medical treatments is at risk for an insurance denial. The majority of people who declare bankruptcy because of medical expenses *have* health insurance.

After *Fight Your Health Insurer and Win* came out, people with all manner of diseases and conditions found me. I broadened my field of battle to include brain surgery, organ transplants, cranial vault surgery for children with craniosynostosis, deep brain stimulation for patients with severe Tourette syndrome. If the issue captured my interest, caught my heart and had a mountain of science to support it—I took it on and won.

Here we are, 192 appeals later. Every year, insurers ramp up their game—and I ramp up my game. Each appeal must be more powerful, more persuasive, more intimidating than the last. The appeals that I write now look nothing like the appeals that I wrote in 2006.

The issues are different now. Most of my appeals are not for denials: They are for network issues. I have had to become Sherlock Holmes—overcoming all the strategies that insurers use to keep us from finding the executives who actually make these decisions.

I have always won these cases. However, my approach has become more subtle. I have learned to go after the insurance plan with a scalpel instead of a hammer.

My appeals look nothing like they did ten years ago. It's time for another book.

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LIFE IS SHORT. If this were about grappling with insurance companies, I wouldn't spend one minute of my precious time on it.

I reach out my hand to people who are going through the same dark, scary woods that I went through in 2005. I help them to take control of a vast bureaucracy which is dead set against them. I bolster them up, I teach them, I learn from them. We fight together for truth and justice.

Let's begin with the truth: No appeal is meant to lead to an approval. If you do everything that the insurer tells you to do—your appeal is going directly to the shredder. Your two-page snivel-gram is not going to get the job done.

Every one of my appeals is like a master's thesis. I aspire to create a document that persuades, intimidates, overwhelms and amazes. That is my way. I do not expect you to go to the lengths that I do to research and write your appeal. Take what you need and leave the rest. If you do one-tenth of what I do—you will win your appeal.

If you have found your way to this book, you already suspect that the deck is stacked against you.

Look at your insurer's website. You will see happy people, riding bicycles, gazing up at the insurance-company logo. Almost makes you feel like the insurer is your best friend. It isn't. A corporation's first duty is to its huge corporate investors. That duty requires them to spend as little as possible on medical treatments.

Over the past fifty years, health insurance has gradually changed into an entire industry based on deception.

Insurance-company words usually mean exactly the opposite of what they appear to mean. Anyone who you are allowed to talk to at the insurer is not a decision maker. They have sophisticated strategies to get rid of you when you call. The insurer does all they can to delay a decision until it's too late to appeal.

No appeal was meant to lead to an approval. An insurance appeal is a strategy game. Once we know and accept this—we know what to do and what to say. We are on our way to winning.



IN THIS BOOK, I will show you how to turn the entire appeal process on its head. How to contact the top executives at the insurance plan. How to bypass the telephone time-wasters. How to deliver a powerful document that the decision makers cannot ignore. How to get your approval within five days.

The insurance-appeal game is not about money: It is about control. I will show you how to wrest back control from the insurance company—for just long enough to get the treatment that you need.

You will take control by putting the truth in front of the right people, in the right way. You will take control by using the insurer's own words and turning them to your advantage.

Since the insurer's words mean the opposite of what they appear to mean, you will take control by doing exactly the opposite of what they want you to do.

May you win your fight for treatment. In winning, you will find your brave heart.