

Testifier: Eileen F. Bourey

I am submitting this statement because of my personal dissatisfaction, concern for my fellow Pennsylvania citizens that are affected by these practices and belief in our democratic system to be able to respond to these concerns.

I am a non-practicing RN and was quite upset regarding what happened to my son, Andrew, because it involves unfair practices within the health care community. And it put an undo financial hardship upon my son in a time that his income was zero due to this medical issue. He will be paying these unexpected bills for months.

On May 2, 2015, Andrew took a fall going to work as a big rig driver for JBHunt. His medical benefit provider, Cigna through his employer, was in effect. With his left ankle swollen and painful, he decided to seek treatment at an urgent care facility because he could not safely drive his 53' tractor-trailer.

Upon check-in at Reading Health Urgent Care, associated with Reading Health System (RHS), he asked if they participated in his insurance, in network provider. They said yes and he proceeded with the treatment process.

He was unaware that he was seen by an out-of-network MD, Dr. Zaid, and was unexpectedly charged and extra \$151.92.

The crutches he was issued by an out-of-network supplier, InHome Oxygen, cost him \$61.94. Another unexpected charge.

He then had 3 more appointments at the "Returns Clinic" (cast room) in the ER Dept. at Reading Hospital. They also stated they were an in-network provider participating with his insurance company, Cigna.

He received separate billing from Orthopaedic Associates of Reading, Ltd. from Dr.s L. D'Adessi and J. Casey, Jr. for \$816.51. Dr. Casey was an out of network provider.

In summary, it is all very confusing and when the facility states that they are participating in the patient's insurance, no one realizes that the MD's who treat you and the suppliers may not be in-network until the bills start flooding in and payments being denied by your insurance because you were seen by an out-of-network MD. This is undeserved hardship for citizens that are trying to ask the correct questions up front. The health care providers cover themselves by having you sign a bunch of "financial responsibility" papers that are not easily understood even if you do take the time to read every word carefully.

I'm not even sure if my son's services were paid by the insurance in part and still billed the full amount by the MD's. This situation makes a person very wary of going to any doctors or facilities for health concerns. It is wrong.

Respectfully,
Eileen F. Bourey