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Sun Sentinel Watch: Insurer's mistake results in big bill for blood tests

Hospital charges \$2,399.75 and insurance paid only \$500

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My doctor asked me to get seven basic blood tests. My insurer, United American, told me they would cover the tests only if I got them at a hospital, which I did. I paid \$100 up front. But the bill came to \$2,399.75, the insurance covered only \$500 and the hospital wants me to pay the rest. I can't afford it.

— T.J. Brackney, Plantation.

Here's a case of a mistake snowballing into a potential problem. When Brackney did not pay quickly, the hospital, Westside Regional Medical Center, sent the bill to a collection agency, which could have marred her credit record.

It's unclear why her insurer did not send Brackney to a private testing lab, where the simple tests would have cost no more than \$300. An office manager for the doctor, Mohamed S. Behairy, said the insurer should have done so, and insurers almost always use labs to save money. Hospitals, with higher overhead, typically charge much more.

United American's spokesman in McKinney, Texas, could not be reached with phone calls and e-mail.

A hospital spokeswoman, Michelle Marsh, said the bill was so large because United American does not have a contract with Westside, so the tests were billed at out-of-network rates.

Brackney did the right thing when she got the huge bill. She went to the hospital business office and tried to negotiate a lower price. Hospitals may do so if you ask. She got no satisfaction at first. After a call from *Sun Sentinel Watch*, Marsh and Brackney said the hospital closed the case when she paid \$220.

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