

My name is Sue Frank and I was a parent speaker on Monday the December 7<sup>th</sup>. Do to the lack of time Monday, I didn't get to share with you a couple of important points about the 4 insurances companies the Governor wants to entrust with our love ones health!

Monday as I sat in the hearing room listening to the 4 insurance companies talk I heard many untruths. One untruth was that their rep.s didn't tell families to call and check with our providers to see who they were signing with, WRONG, 2 of the informational meetings I attended their companies' rep.s told us to call our providers and check to see who they were signing with!

Some other interesting facts, the companies said that they didn't pressure any families to sign up.

**On Tuesday December 2<sup>nd</sup>** being my daughter's independent CDAC provider (I only care for my her) I received a letter in the mail saying I had (2 days) until Friday Dec. 4<sup>th</sup> to sign with a company. Although Lisa had until Dec. 17,<sup>th</sup> I had to pick her insurance company so we would be in the same network.

**Monday 1<sup>st</sup> of December**, I had made calls to all 9 of Lisa's providers, and as of Monday none had signed up or had planned to sign up anytime soon. So using that information, I changed Lisa's appointed placement with UnitedHealth to AmeriHealth.

**Why Amerihealth?** They had said that they were going to use Iowa's DHS Case management, and I felt at least we would have Lisa's same case manager. That w is AmeriHealth is telling us the truth or not? I felt the pressure to sign both of us up with AmeriHealth only to insure that we would be in the same network.

**On Friday December 4th in the evening yet another problem**, was when I read a news article saying that Iowa City U of I hospital and Dubuque Finley hospital were 2 of 3 hospitals that signed with UnitedHealth. The Newspaper said they didn't want to leave patients in the lurch.

It is very hard to make the right decisions for my daughter about these 4 insurance companies because their information is always changing along with what are we to believe?

As Friday Dec. 4th I thought that I had to resign up with UnitedHealth so I wouldn't pay a 10% penalty for signing up late when I would file for my future CDAC wages. I also thought I had to change because 2 of Lisa's hospitals were with UnitedHealth.

UnitedHealth CDAC provider forms that I was sent are very confusing. I showed the UnitedHealth's provider contract to a friend of mine, who is a lawyer. She said that the contract are vague, hard to read, and didn't pertain to independent CDAC Provides. If these 4 insurance companies can't get the registration process right and send people the wrong registration forms..... what is their insurance coverage going to be like for our loved ones???????????

My daughter, Lisa, is my HERO!

She has courageously endured what every Life has thrown at her, and I would do anything for her! I would like each one of you to look into your hearts, and think about your special person, your HERO! Now, image them with health problems. Without a doubt you want the best for them, NOW, look at it from my point of view! Would you want this kind of situation for the one love?

Thank you for your time!

Sincerely,

Sue Frank

Suefrank2937@gmail.com