

The American Healthcare Surprise



IN THIS EPISODE

HMOs may seem like a good deal, but what if you need a medical specialist? Will the doctor you need be in your network? And what about those crazy bills? Join host **Brenda Gazzar** and guest **Nilton Fonseca**, husband, father of three, and a construction engineering director, as he describes his **struggle to find a plastic surgeon experienced in his condition**. Did his appeal to the relevant state regulatory agency help? (*Take a guess.*) **In this second of two podcasts, Fonseca details hassles with his health insurance** that marred his treatment experience as he battled breast cancer. **How could his experience have been different with single payer?**

SHOW NOTES

WE DISCUSS

How easy was it to find in-network doctors experienced with your condition?

“..it's difficult to find, or has been difficult to find...surgeons with current competency in working on males – specifically reconstruction of breast cancers...” – *Nilton Fonseca*

What did you try next?

“I tried to then go out of network. I requested referrals and that was repeatedly denied by the insurer...it just fell on deaf ears and it got to a point where I ultimately applied for an appeal. I made an appeal to the Department of Managed Health Care in Sacramento...they came back to me denying my appeal” – *Nilton Fonseca*

How's the billing process been?

“...when I see some of these bills that sometimes come from the insurer, you know, I'll get a statement at the end of the month that said, okay, you had a procedure and your procedure maybe cost like \$25,000 or \$30,000. But actually this is what you've saved and this is what the physician is getting paid, which is maybe \$7,000 or \$8,000. So then I asked a question, why did you charge \$25,000 to start with...” – *Nilton Fonseca*

Helpful Links

[HMO Plans: What Are They and How Do They Work?](#), *Value Penguin*

[Many Cancer Patients Face Mounting Bills Despite Having Insurance](#), *U.S. News & World Report*

**[Confusing and high bills for cancer patients add to anxiety and suffering](#)
*The Conversation***

**[Up to 80% of Hospital Bills Have Errors. Are You Being Overcharged?](#)
*Healthline***

**[5 Tricks Hospitals Use to Overcharge \(and What You Can Do About It\)](#)
*Claim Medic***

Episode Transcript

Read the full [episode transcript](#).

Guest Biography

Nilton Fonseca, a husband, and father of three, is a professional with over three decades of construction project experience domestically and internationally. He holds a degree in engineering and loves reading, traveling to new places and spending time with family and friends. He currently resides in the South Bay of the Los Angeles metropolitan area.

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