

Daniel Lynch AUDIO

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SPEAKERS

Daniel Lynch



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Hey there. This is Daniel Lynch with Medical Bill Gurus, I hope everyone is going well, and wanted to thank the Tick Boot Camp for inviting me to speak regarding insurance reimbursements and the financial realities that the average Lyme patient goes through. If you've been following Medical Bill Gurus over the last couple years, our motto is that awareness is the grace agent for change. And over the last couple of years, I've traveled around the country and spoken to thousands of patients, visited dozens upon hundreds of clinics. And one thing I've realized is that patients need help. They need help understanding their insurance policy, they need help affording treatments, and they need help to make sure that they do not become another victim falling through the cracks of our broken healthcare system. So at Medical Bill Gurus, what we're providing throughout all of Lyme disease Awareness Month is a free insurance evaluation, sign up at our website, talk to one of our patient advocates and let's go over your financial situation and what type of insurance coverage you may have. If you don't have coverage, let's go over it and talk to a pro bono call about what are your potential solutions? Can we potentially get you on a private PPO policy through the marketplace? Is there a potential that you have a loved ones policy and their employer? Let's talk about the realities of what is and is not going to happen. A lot of Lyme patients I work with, they believe that things may just work out when it comes to their insurance or that it will be justified because of a diagnosis. I'm here to tell you guys that the reality is that most Lyme doctors are integrative and holistic in nature and they do not take insurance. The reality is that in

order to get any insurance reimbursements back, you need to have a private PPO insurance policy with out of network coverage. This does extend to Mexico, Germany, and abroad, as long as you have elective international coverage, and at Medical Bill Gurus, we've worked with patients who have gone to clinics throughout the world and we know the ins and outs of how to potentially get some of those FDA approved items and the auxillary services covered by your insurance. So before you do anything, before you go spend a significant amount on treatment. I like to tell patients, let's have a conversation here. Okay, I'm sick of talking to patients who decided to spend \$100, save \$100 a month by getting the HMO options to the PPO option, only go spend \$100,000 to Monday morning quarterback at that if they'd spent an extra hundred dollars a month \$1,200 dollars a year for that PPO option, they could have at least gotten some of the money back of that hundred thousand they spent. I get phone calls like that every week. So I challenge each of you to go talk to somebody you know who's going to be pursuing treatment, talk to them about their insurance information and tell them hey, if you're going to be spending that much money with a naturopath or holistic doctor, doing a bunch of IVs, make sure you have that PPO and the best way to check is go to your insurance card. Look at the bottom right hand corner and typically there's a little briefcase in there and if it says PPO on that briefcase, you're usually good to go. But if you're not sure we've got you covered either way at Medical Bill Gurus. You can go and sign up on our website at www.medicalbillgurus.com, sign up for a free case evaluation. We'll walk you through the process, go over the ins and outs of what it takes to get insurance reimbursements when you're paying cash for treatment. And most of all, we're going to be honest and transparent about you to let you know about the realistic expectations of how insurance reimbursements work in the alternative integrative world for the average Lyme patient. Thank you and God bless everybody and stay safe. Have a great day. Bye.