

Ms. Lyme Patient
1234 Sick of Being Sick Road
New York, NY 10010

February 19th, 2014

Big Bad Insurance Company, Inc.
Medical Claims
PO Box 1234
City, State 12345

Re: Health Claim Transmittal

Member:

Member ID:

Group:

Group Number:

Letter Id:

Ref #:

To Whom it May Concern:

I am in receipt of your letter dated [•] asserting that my claim for health care services received on [•] in the amount of \$[•] was denied because the documents submitted were not legible or clear enough to read. As such, I am resubmitting my claim with additional supporting evidence and request that I be reimbursed for this claim accordingly.

Additionally, I have received no response from Big Bad Insurance Company, Inc. (“Big Bad”) with regard to my claim for health care services received on [•] in the amount of \$[•]. I am resubmitting this claim and additional supporting evidence for the avoidance of doubt.

On July 28th, 2014, I submitted two “Medical Claim Forms” with regard to the above-mentioned claims. These forms delineate not only the procedure codes for both health care service visits, but both of the total amounts paid by me (\$540.00 and \$640.00, respectively). Attached to these forms I included the original copies of the superbill/routing slips and credit card receipts related to these claims.

On August 15th, 2014, I received a letter from Big Bad indicating that the documents were being returned because the “patient was not found”. Big Bad did not return all of my original documents, rather Big Bad copies of my documents and in some instances, sent blank sheets that only state “Bad Originals.”

I promptly called Big Bad customer service on [•]. After speaking with Big Bad customer service representative [•], I was informed that I should send my claim to a different mailing address.

On [•], I resubmitted both claims to the Big Bad mailing address that the Big Bad representatives indicated I should send them to with copies of the original documents. As the originals were never returned to me, these copies are more difficult to read than the originals. To be clear, these copies were still legible. In addition, as previously mentioned, I had clearly stated all relevant procedure codes and total amounts in the original medical claim forms that were sent along with this resubmission.

On [•]—almost four months after my original submission—I received a letter from UHC claiming that the information received was not legible or clear enough to read. As such, I am including copies of my credit card statements which reflect the total amounts paid by me with regard to both claims: \$[•] and \$[•], respectively. I am also resubmitting the original medical claim form that sets forth the procedure codes and total amounts.

It is my understanding that there is an inherent covenant of good faith and fair dealing within my insurance contract with Big Bad. The covenant of good faith and fair dealing prevents Big Bad, among other things, from causing an unreasonable delay in making payment. In addition, Big Bad's conduct is regulated under New York Insurance law Section [•] "Unfair Claims Settlement Practices".

As previously indicated, these copies are in fact legible. If they are illegible, it is only because Big Bad failed to return my original documents. I believe that these claims are being delayed in bad faith and that Big Bad is intentionally and wilfully failing to reimburse me for these claims in violation of my insurance policy, New York state law and federal law. In addition, I have now submitted additional clarification as to those items that UHC claims are illegible.

Please reimburse my claims and credit my Big Bad account accordingly.

Sincerely,

Lyme Patient

Enclosures:

1. Health Claim Transmittal Form dated [•]
2. Letter from Big Bad dated [•]
3. Letter to Big Bad dated [•]
4. Medical Claim Form dated [•]

5. Letter from Big Bad dated [•]
6. Attachment re: "Bad Original" dated [•] (LG088571)
7. Attachment re: "Bad Original" dated [•] (LG088572)
8. Superbill / Routing slip dated [•] in the amount of \$[•]
9. Credit card receipt in the amount of \$[•]
10. Copy of Chase credit card statement with \$[•] charge highlighted
11. Superbill / Routing slip dated 6-5-2014 in the amount of \$[•]
12. Credit card receipt in the amount of \$[•]
13. Copy of Citibank credit card statement with \$[•]charge highlighted