

What If Insurance Won't Pay?

Insurance coverage for medical treatments and prescription drugs is a critical issue for carcinoid cancer/neuroendocrine tumor patients. The Carcinoid Cancer Foundation is delighted to partner with **Laurie Todd, "The Insurance Warrior,"** to bring you cutting-edge information about how to fight your insurance company if your claim is denied.

Listen to a special message from Laurie Todd, "The Insurance Warrior."

Who is The Insurance Warrior?

Laurie Todd is an author, teacher, and insurance strategist. With a secondary teaching certificate and an M.A. in French Literature, Laurie was perfectly poised to unmask insurance company words, and teach others to do the same.

In 2005, Laurie was diagnosed with late-stage appendix cancer. She was told by her oncologist, "There is no treatment for your disease. And, even if there were, they wouldn't pay for it."

Laurie worked tirelessly to reverse her insurer's denial. She spent two months building her case—studying insurance law, gathering proof and precedent, reading medical journal articles, interviewing the experts.

Ms. Todd succeeded in persuading her insurer to fully cover her lifesaving treatment with Dr. Paul Sugarbaker, which totaled \$345,000. Her share? Nine dollars.

From 2006 through 2009, Laurie has helped dozens of people to overturn denials of care. Many insurers, many conditions/diseases, all over the United States. She has never lost a case.

Seeking to help more patients and medical providers, Laurie secured the backing of a major cancer research foundation, and published her book, *Fight Your Health Insurer and Win*. She has also written articles that have appeared in *Coping with Cancer* magazine (July/August 2008) and in the YES (Y90 Microspheres Education and Support) newsletter.

Visit Laurie's website, www.theinsurancewarrior.com, and learn more about this remarkable woman and all she has achieved for patients.

Your Battle Plan: What Is An Appeal?

The following are excerpts from Laurie Todd's CD, ***The Sample Appeal: More Insurance Warrior Wisdom***, about how to write winning insurance appeals. In this CD, she has documented and explained every part of her appeal strategy — from the day your insurer denies, to the day they approve the treatment. Her book explains the basic principles of dealing with insurance bureaucracies, and lays the groundwork for writing an appeal.

With every appeal that Laurie has fought and won, she has learned something new, and sharpened her strategies. In this CD, she shares everything that she has learned in the course of writing and winning forty-four appeals.

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To purchase Laurie's book and CD, click here: <http://theinsurancewarrior.com/thebookandthecd.html>

The insurance information presented on The Carcinoid Cancer Foundation website is a collaboration between the Foundation and Laurie Todd.

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