



A Grassroots Network of Families and Friends Speaking on Behalf of Children with Special Health Care Needs

Did You Know? Now You Know!
Module III: Private Insurance & Your Provider

Our Story

Private Insurance:

Two parents, Brad and Angelina Fitt, or "Brangelina" as we know they like to be called, are both employed at area plastic surgeons' offices.

In addition to the excellent benefit of yearly liposuction and botox treatments, Angelina's boss provides health insurance for their entire family at \$200/month. Brangelina now have three children, one of whom has special needs. Their daughters, Apple age 16; Kiwi, age 13, who has cerebral palsy and developmental delays; and Melon, age 10, live at home with their parents in Dollywood.

They recently moved within their state to Dollywood from NeverLand where they were getting wonderful services for Kiwi from, among others, the Jackson Five Family Physicians & Hospital.

Their move came due to a job change for Angelina who would now specialize in nose jobs. They anticipated that the services for Kiwi in Dollywood would be the same as they were in NeverLand.

On the first day of Angelina's job, she met with her human resources director who gave her information on her family's new health insurance plan. The plan seemed fairly comprehensive to Angelina and she was pleased with that. However, when she asked about the Jackson Five Family Hospital, she was informed that it wasn't a part of the plan.

Our Story...continued...

Selecting a Physician:

When we left Brangelina, they had just moved and signed up for new health insurance. They noticed that some pediatricians that were recommended by their new neighbors, Tom and Katy Bruise (or "TomKat") were included in the plan.

Angelina realized that she and Brad needed to choose one doctor for their children's primary physician, but they didn't have time to interview doctors. So, Brangelina chose the pediatrician that was closest to their home.

Angelina, being a proactive parent, set up an appointment for each of the girls to meet Dr. Strangelove before an illness occurred.

At the visit, Dr. Strangelove was cordial, but seemed put off by Kiwi's challenges. There wasn't an examination room big enough for Kiwi's wheelchair, her mother, and her sisters (who help advocate for Kiwi.) Dr. Strangelove didn't seem comfortable with Kiwi and didn't understand why her sisters were at the appointment with her. He did not address her directly, like he did with Apple and Melon. Angelina could tell it wasn't just a simple fruit aversion.

He also referred to Kiwi as "wheelchair-bound" and "mentally retarded". His mannerisms and use of out-of-date language told Angelina Dr. Strangelove was not used to working with youth with disabilities.

This appointment left Angelina and her daughters feeling very uncomfortable and disappointed that the doctor they chose was not as compassionate and fruit-centered as their former pediatrician at the Jackson Five Family Practice in NeverLand.

The next day, Angelina still could not get over the doctor's negative reaction. She decided that she and Brad needed to make time to interview other potential doctors.

Angelina referred back to the list of primary care doctors who participate in her health plan. She decided that it would be a good idea to talk with them directly to determine a better suited physician for her daughters. At the top of her list was Dr. Jeckyll - maybe she could meet with him tomorrow!