

\*Veteran Owned



\*Locally operated

## **DEL SOL THERAPY & WELLNESS CENTER**

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YUMA AZ 85367**

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YUMA AZ 85364**

May 10, 2017

Dear, Industrial Commissioner of Arizona

Thank you, for reviewing this letter about Third Party Insurance pit falls. Since the onset of local and national networks began, patient care has declined. There are many reasons why the networks and Third Party Insurances have caused poor patient care and unfair practices for outpatient clinics

**REASONS WHY THRD PARTY INSURANCE SHOULD BE CONSIDERED IN WORK  
COMPENSATION INSURANCE.**

1.

Just can't find a reason for them. I asked my self and others providers.

**REASONS WHY THIRD PARTY INSURANCE SHOULD NOT BE IN WORK  
COMPENSATION INSURANCE.**

1. They take more then 3 weeks to approve the patient
2. They make more than 50 % profit of what the Therapist and business owners make that provided the service.
3. Make our office personal work more like if my staff is working for them
4. Supplies are not reimbursed even though they were purchased by clinics
5. Re-evaluations are not reimbursed to the clinic but insurance will pay the networks
6. Some of them ask for a monthly fee. Why?
7. They refer our patients to other locations, for no reason

8. They threaten us to join their network otherwise they deny care.
9. They mislead insurance, by telling them that they have locations of their own in every state.
10. Take more then 90 days to pay us; we are still fighting for service rendered since 2014.
11. They don't pay for Marketing

I think you have heard this from most medical professionals that third party insurance are just putting hold on patients care and making money from the insurance company's. It's not about the patient.

Now why is the third party acting like the insurance? I get the approval from the insurance but if I am not a provider for the third party insurance then service will be denied.

Ever since 2013 Work Comp Insurance change. I used to call the injured employee insurance carrier, fax the prescription from the Doctor, call them, and got the approval. Patient was in therapy within that week.

I cannot stress enough how much damage this third party insurance is doing to Work Comp. Injuries.

So I found a Preferred Connection Network contract from SCF Arizona sent out in 2006. The reimbursement is still the same amount used by third party insurance. I just cannot believe, the rate has not increased in over 10 years.

I have submitted all documentation and evidence to Jacqueline Kurth and Renee Englen, by the way both ladies are very dedicated and great ladies.

As an Employer I don't get discounts from the Work Comp insurance. The insurance premiums go up, as does the cost of living. The Third party Insurance do not pay for my business expensive, taxes, wages and even healthcare. What about them using my locations address as if they paid for the rent.

If the Third party Insurance or Networks are not removed from Work Comp Insurance, they will still steal from the hard working Rehabilitation professionals and Doctors. The third party insurance will lie to you all and tell you that they are saving the insurance money. They will tell you that they are going by the law, and instead they will build a tier system that you all didn't know about until now.

I am scared and stressed out about all this with the Third Party Insurance. My business has suffered from them. Our business was providing about 80 percent of Work comp patient care. Now I have maybe 10 percent. I continue to lose revenue from them. The Third party company's are still taking money from me even though I don't have a contract with them. I don't need them. We have done business without them for 15 years. If 3<sup>rd</sup> party insurances continue to pay hard working therapist a fraction of what is authorized by the AZ Fee Schedule then I will have no choice but to close my doors and go out of business.

In closing it is a shame that the 3<sup>rd</sup> party insurances/networks can dictate to Doctors and Therapist who can be seen. They pay a fraction of what is authorized to be paid per AZ Fee Schedule. They thereby force clinics like ours to join their networks in order to see patients. They take an extremely long time to get patients authorized for treatment. In the end, it's the patient that is suffers, while the networks get richer off the backs of hard working health Professionals.

Thank you so much for your time

Sincerely,

Joanna Smith Owner/Marketing Agent of Del sol Therapy



Del Sol  
THERAPY & WELLNESS  
CENTER