

**"Eagle Insurance Services cut through the red tape so we could get the care my mother needed."**

*Karen Johnson  
Adult daughter of terminally ill patient*



## A Dying Mother's Wish to Go Home

It was the call no daughter wants to receive. Karen Johnson's mother, Marion, was diagnosed with inoperable cancer and had only three weeks to live.

Marion was living in San Diego where she and her husband, Jack, retired. After Jack passed away, Marion decided to stay in her San Diego home. That was before she received the news of her cancer. Now, all she wanted to do was go back home to Indianapolis, where Karen lived.

The tough economic times had not been easy on Karen's family. Her husband lost his job and Karen, a stay-at-home Mom, was struggling to find work she could do from home.

Although it was a hardship, Karen and her husband agreed they needed to spend the money for Karen to fly to San Diego so she could bring her mother home. Before leaving on her trip, Karen received her mother's medical insurance information and began making calls.

## HMO Benefits That Don't Travel

Marion had medical insurance through a large HMO in California. Since her diagnosis, she was receiving hospice care in her home. With hospice care, health professionals and volunteers provide medical, psychological and spiritual support. The goal of hospice care is providing people who are dying with peace, comfort and dignity.

Karen's first call was to her Mom's HMO. She let them know that Marion wanted to come home to Indianapolis to spend her final days with family. The HMO advised Karen that if her Mom left San Diego, she would no longer be eligible for hospice care.

*"It never occurred to me that my Mom wouldn't be covered under her insurance. I didn't know what we were going to do. My Mom had some savings, but not enough to cover the full cost of her care."*

Karen Johnson

## Time Running Out

Karen tried calling the HMO customer service number again. This time she asked to speak to a supervisor.

Although sympathetic, the supervisor gave Karen the same answer – if Karen's mother moved to Indianapolis, she would lose her HMO coverage. The supervisor explained they did not have a network of providers in Indianapolis.

*"My mother has only three weeks to live, and I am spending that precious time on a phone with her HMO."*

Karen called her husband and he attempted to find some kind of solution in Indianapolis, while Karen flew to San Diego.

## A Patient Advocate Steps In

After arriving in San Diego, Karen began going through her mother's insurance papers. She found a business card with the logo of her Dad's former employer. The card listed a toll-free number for a *Dedicated Service Center* that "provides assistance with claims, benefits and other health care issues."

Desperate for any kind of help, Karen dialed the toll-free number. It was a Thursday morning when Karen reached a Member Services representative at Eagle Insurance Services' call center. The representative obtained the necessary privacy authorizations from Karen and connected her with Eagle's Patient Advocacy program.

The Patient Advocacy program employs twenty-five nurses and two physicians who act as advocates for employees and family members. Eagle offers Patient Advocacy services as a no-cost service to all of its clients that provide employer-sponsored health insurance.

*"We recognize that health insurance is complicated. When issues become escalated and emotional, employees need a knowledgeable advocate who helps navigate the health care maze – one who can act on their behalf with doctors and insurance companies."*

Mike Peterson, President & CEO, Eagle Insurance Services

Eagle's Patient Advocate contacted Marion's HMO physician and they worked together to obtain approval for continuing care. Using her industry insight, the advocate located a hospice provider in Indianapolis and coordinated the transfer of Marion to Indianapolis.

## Going Home

The following Saturday, two days after Karen called Eagle Insurance's call center, the arrangements were made for Karen and her mom to fly back to Indianapolis. On Saturday morning, Julie (the patient advocacy nurse) and Eagle's Client Service Manager met Karen and her mom at Marion's home.

Karen flew home to Indianapolis with her mom with a three-week supply of oral morphine from the HMO to treat Marion in her final days.

Incredible story? It is what Eagle Insurance Services is all about—delivering solutions.

Eagle Insurance Services removes the roadblocks found in the health care system. And nothing is a better example of that commitment than Eagle's nearly \$1 million investment in their Dedicated Service Center and Patient Advocacy program.

The team of medical professionals understands the ins and outs of the health care industry, and their goal is providing customers with caring support by using their clinical expertise and influence. Just ask Karen Johnson.

Eagle Insurance Services—A tradition of insurance protection

## About Eagle Insurance Services

Eagle Insurance Services, founded in 1999, is an insurance brokerage consulting firm that prides itself on innovative solutions. The firm provides full brokerage and consulting services including employee benefits, corporate wellness programs, retirement planning, and property and casualty insurance.

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