

Dear Health and Human Services Committee Members;

My name is Shannon Wohlman. I live in Burnsville, MN and am writing today regarding my support of Senator Ports bill #1567 for an Office of Patient Protection.

I am a Mental Health Therapist working as a private contractor. I am responsible for purchasing my own health insurance. I previously owned a mental health clinic. I chose to close the clinic primarily due to issues with insurance coverage resulting in the loss of over \$10,000 in payments. The majority of this money was confirmed in writing that the service would be covered, only to have it denied at submission and through subsequent appeals. The insurance company gave a list of corrective actions needed, and continued to deny despite correcting the errors requested. After 1-2 years of this process, I chose to close the clinic and write-off the remaining amounts because it was becoming more financially detrimental than continuing to fight what felt like a losing battle. I decided that I would rather focus on providing good care for my clients than fight for my contractors and myself to be paid.

Personally, I have chronic illnesses from my 2020 covid infection. My family and I purchased higher cost insurance to ensure it covered all of my medical providers. Overall, this has been without issue until I scheduled an appointment with a provider at the Mayo Clinic in Rochester.

Upon contacting my insurance company about coverage, I was informed that I would need a prior-authorization (PA) to be seen. After following through with the initial steps, I contacted my medical provider to follow up on approval status. I was informed that they submitted the authorization, and were informed that I did not need a prior authorization and thus, the PA was not needed. I asked for written documentation, which they did not have and promised they would request this from my insurance company for my file. I received a call about an hour later informing me that a prior authorization was, in fact, needed and they had been informed incorrectly. I then contacted my insurance company, who told me different information than what my provider was told. They asked me to call Mayo Clinic for the authorization. Mayo Clinic informed me they cannot provide that prior to service because I am not an established patient. I have lost track of the amount of hours I have spent trying to advocate for my own care when I could have been seeing clients or catching up on paperwork.

My appointment at Mayo Clinic is on March 11 & 12. Mayo Clinic was able to provide an estimated cost of care, which shows coverage. However, I am still uncertain as to whether my care will actually be covered. My story is not unusual or unique. This is the reality for my clients and my neighbors. This is unacceptable.

I believe having an established Office of Patient Protection to help consumers navigate the confusion of our healthcare system will both hold insurance companies accountable and decrease confusion for providers and consumers alike. In turn, this will increase quality care for consumers as providers will be able to focus on our work instead of fighting with an insurance company to be paid.

Had this office existed for me, I could have filed a complaint or made a phone call to ask for support and saved precious time. It may have also saved my clinic in a time when mental health care is

greatly needed. This may also prevent providers from dropping insurance contracts due to nonpayment, thus increasing the number of providers that are willing to take insurance.

Thank you for taking the time to read my experiences.

Please support Bill#1567 for an Office of Patient Protection. Supporting this bill is supporting all healthcare access and the providers who work so hard to do good work.

Sincerely,

Shannon Wohlman, LMFT

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