



Parents Battle Insurer Over Baby Formula Costs

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Doing battle with your insurance company is never fun, but imagine battling over something your doctor says your baby needs.

Basically, she was 12 days old, she was losing weight, bloody stools and vomiting every time we fed her, said Stephen DeBlasio.

That's when Stephen and Melissa DeBlasio knew something was wrong with their daughter Abigail. Specialists at DuPont Hospital confirmed it.

She's not able to tolerate milk or soy proteins. Neither one of them can her body digest or break down, Melissa DeBlasio said.

Abigail's doctors said she needs a special formula called Neocate that cost almost \$40 a day. The only problem is that DeBlasio's insurance company, Aetna, told them they couldn't pay for it.

After speaking with someone over the phone, they said they denied it because there was no letter of medical necessity on file, which there was, Stephen DeBlasio said.

Aetna said it couldn't speak about this specific case, but in general, The issue is whether Neocate is covered by a member's benefit plan. According to the Food and Drug Administration, it is a food and not a drug. Health plans generally do not cover foods.

Still, Abigail's doctor's letter states, Neocate is prescribed and is medically necessary in this instance as the optimum treatment for Abigail with a diagnosis of gastroesophageal reflux and allergic colitis.

The DeBlasios have appealed the decision three times and been denied three times.

If she was tube-fed with Neocate, then they would cover it, and I'm not sure how it's being administered is different from what the symptom is, what she's being treated for, Stephen DeBlasio said.

The DeBlasios have filed an appeal with the state health department and Consumer Alert will follow any updates.

If you think that your insurance claim has been unfairly denied, you should first check your policy to make sure what you're asking for is covered. Then, you can file a written appeal. Most companies allow you to appeal three times. If you are still not satisfied -- like the DeBlasios -- you can appeal to the state insurance department.