

Providing service to save members money and hassle

One Security Health Plan member saves over \$7,000 after a phone call with a Security Health Plan customer service representative takes a turn for the best

"She is magic!" Security Health Plan member Phil Mohs said of Security Health Plan benefit specialist Shelby Melton after she helped him save \$7,200 on his insurance premiums last year.

It isn't often you hear a customer refer to a representative they've only spoken to on the phone with such high regard, but in Mohs' experience Melton deserves the recognition.

It all started in early 2017 when Mohs struggled with his health care coverage on the Federally-facilitated Marketplace (FFM), or HealthCare.gov.

"I had a terrible time with HeathCare.gov for a two year period," Mohs said. "It was a mess."

Mohs said the FFM had asked him for income verification, which he said he provided. He said he called the FFM to make sure the situation was resolved. He said at that time he was told all of his issues had been resolved. But three weeks later he received a letter that informed him he was losing his tax credit. The tax credit lowers the monthly premium based on the estimated household income for the year. This tax credit is paid directly to the insurance company so the consumer pays less for their monthly premium. Mohs' premium went from \$206 per month to \$1,100 per month as a result of losing his tax credit.



Security Health Plan benefit specialist Shelby Melton poses with Security Health Plan member Phil Mohs. Melton helped Mohs save thousands of dollars on premiums in the past

"They told me there was no record of my previous call and told me I could appeal," Mohs said. "I wanted to confirm so I said, 'I can appeal?' and the woman on the phone laughed and said, 'yes.'"

Mohs then fell behind in his monthly premium payments to Security Health Plan. He said in August of 2017 he traveled to the Health Plan's office in Marshfield to pay his June and July premiums but learned his plan had already been cancelled.

"So I had to get gap insurance for six months," he explained. "That is fine if you are in a major car wreck and need coverage, but I have some health conditions and need coverage to cover my health care. Instead I had to foot the bill and pay out of pocket for my health care and medications."

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~Security Health Plan member Phil Mohs

Mohs said he then signed up for coverage with Security Health Plan again through HealthCare.gov, but without the tax credit. That was when he called Security Health Plan to pay his monthly premium and Melton was on the other end of the line.

Melton recalled Mohs had called a week prior and paid for half of his premium. This call was to cover the other half.

"I said, 'I see you are no longer eligible for tax credits, have you contacted the federal marketplace?' Phil said yes, and so had his agent and that it hasn't done any good. So I asked if he would mind if I gave it a shot," Melton said. "He just laughed and told me sure. At that point it was a challenge for me so I had to see what I could do."

"I was caught off-guard. I said, 'you are willing to do that?' because I couldn't believe she would take the time to do that for me," Mohs said. He said it was unexpected and that he had intended to simply call the Health Plan and pay his bill. "I really didn't think anything would come of it and figured I had a little time, so why not? I was thinking, 'this will be fun.' It turned out to be so much more."

Melton told him she would absolutely do that and they called the FFM. This time the representative on the other end of the line was helpful and told Mohs and Melton that he didn't lose his tax credit, instead HealthCare.gov had cancelled his plan. The representative confirmed Mohs had sent in all of the proper verification for his tax credit. That's when Mohs said he got a front row seat for the next two and one-half hours to watch Melton in action.



Security Health Plan benefit specialist Shelby Melton and Security Health Plan member Phil Mohs catch up after Melton helped Mohs save over \$7,000 in premium payments in 2017 and 2018.

"She was impressive," he said. "She was an advocate for me and when the rep from HealthCare.gov would say, 'moving forward,' she would jump in and say, 'no, this is wrong, this shouldn't have happened, this shouldn't have been cancelled' and that I shouldn't have had to pay for these items."

Melton said, "I just put my foot down and said what needed to be done."

But things escalated and Mohs said there was a 'vibe' that things weren't going well. The representative

kept interrupting Melton when she was trying to rectify the situation. When Melton asked to speak with a supervisor the call was disconnected.

"It wasn't a good experience," she said. "To be treated with such disrespect while I was advocating for Phil was awful. The rep wasn't listening to me and he wasn't being helpful."

The duo called back and spent the next hour and a half speaking with a supervisor.

In the end Mohs said he ended up having to pay the full premium for just one month, saving him over \$7,000.

"I never knew someone like Shelby would advocate in this way," Mohs said. "I am not a fan of insurance companies in the first place. As a consumer I didn't know I had an advocate like Shelby willing to fight for me."

Mohs was so touched by Melton's actions that he wrote a letter to her manager. In it he said, "I was blessed to have Shelby pick up the phone to help me. She processed my payment courteously, and then the magic happened."

Mohs said he had to reach out to Melton's supervisor because what she did for him was indescribable.

"She saw a way to help and she volunteered to do what she could," he said. "I will bet good money that is not a requirement of her job. There is no way to say thank you enough to her. I get very emotional thinking about it."

Melton said it is her job to be an advocate for Security Health Plan's members and it is her favorite part of her role.

"I get to make a difference," she said. "I enjoy working with people. I know insurance is scary, but I can be there to reassure them."

Melton said she got emotional reading Mohs' letter to her supervisor.

"I do not do what I do for recognition," she said. "I do it to help our members. For someone to take the time to write such nice things about me meant a lot."

Melton said she knew she needed to help Mohs that day when he called her to pay his bill. "He needed someone in his corner and he honored me with the opportunity to help him. I just wanted to alleviate as much stress for him as possible."

Mohs said the relief he has felt as a result of getting his tax credit reinstated was, and continues to be, palpable in his life.

"I have been a member of Security Health Plan for over a decade, overall my experience has been good," Mohs said. "I have encountered caring health care professionals and I have Shelby there who I know is in my corner."

To learn more about a plan from Security Health Plan visit www.securityhealth.org/find-a-plan.