

CLAIM SUCCESS STORIES

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Established 1950

MORRIS & REYNOLDS
Insurance

LIFE SAVING HEART SURGERY DENIED THE MORNING OF SURGERY UNTIL MORRIS & REYNOLDS GETS INVOLVED

Faced with a life or death heart defect, a client's employee arrived at the hospital the day of her surgery with 12 family members in support, only to be told that her insurance company had declined to cover what they considered her 'experimental' heart surgery. Her employer called Morris & Reynolds and we contacted her cardiologist who explained that he had performed the suggested procedure



over 2,000 times, but had often had insurance companies refuse to pay for his work as the FDA had not approved the device he uses here in the United States. The cardiologist explained that he could perform traditional, invasive heart surgery by opening the woman's entire chest and charging the insurer about \$ 250,000.00, a fee and procedure that the insurance company would cover, or that he could perform a non-invasive, less-traditional surgery for \$80,000.00 that would allow his patient a quick recovery and long, happy life.

Working with the insurance company, including with its President, Morris & Reynolds was able to argue that the less invasive, less costly approach was best for all concerned and were able to have the claim approved. Most importantly, our client's employee was able to quickly receive the life-saving surgery that she needed and focus on improving her health rather than an insurance company denying her claim.

Call 305-238-1000

14821 South Dixie Hwy, Miami, FL 33176