

CLAIM SUCCESS STORIES

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Established 1950

MORRIS & REYNOLDS
Insurance

COBRA BENEFITS EXPIRE WHILE WOMAN IS IN THE HOSPITAL & \$42,000 IN CLAIMS ARE DENIED. MORRIS & REYNOLDS SAVES THE DAY

A client's former employee was recovering from heart bypass surgery when she received notification that her COBRA benefits had ended during the 30 days she had been hospitalized. Scouring ERISA's complex COBRA law, the agents and underwriters here at Morris & Reynolds were able to argue that her recent disability entitled her to another 11 months of coverage and that her recent claim should be covered.



Working with all stake-holders, including the insurance company, the COBRA administrator, the hospital and numerous medical providers, we were able to have her coverage reinstated and her COBRA benefits restored. Most importantly we also worked to have the insurance company retroactively pay the \$ 342,000 in claims that had previously been declined and, along the way, provide her the peace of mind that she deserved so she could focus on what was truly most important, her health and well-being.

Call 305-238-1000

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