

# ‘I’m relying on prayer.’ Complaints pile up against health care sharing ministries as state mounts a defense

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HEALTH :: by JENNA CARLESSO | MARCH 2, 2020 | "EXIT CLEAN READ"

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**Timothy Corridon, 57, of Norwalk, said Alera Healthcare and Unity Healthshare have refused to pay \$280,000 in medical bills he incurred from an urgent surgery.**

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The pain in Timothy Corridon’s left shoulder began not long after he signed up for a new, nontraditional type of health coverage.

It spread down his arm and turned into numbness. He noticed weakness in both of his hands.

After seeing several doctors, the 57-year-old Norwalk resident was referred to a neurosurgeon and underwent an urgent operation to address a Chiari malformation, a condition in which brain tissue extends into the spinal canal. Untreated, the disorder can cause dizziness, problems with balance and hearing, an unsteady gait, difficulty swallowing and speech issues.

But when Corridon submitted his medical bills for coverage, his provider – a religious health care sharing ministry – refused to pay the \$280,000 he owed. Alieria Healthcare and the company it markets, Unity HealthShare, denied his claims, saying he had a pre-existing condition.

Corridon, who had never before experienced symptoms, was blindsided.

“I was shocked. I couldn’t believe it,” he said. “I had never entertained the possibility that the company would not cover the expenses of the operation.”

Corridon had been laid off from his job as a review appraiser the year before his surgery. In a frantic search for new health coverage, he took the advice of an insurance agent and signed up for what appeared to be a low-cost option. He thought it was an insurance plan.

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***Timothy Corridon***

“I wanted something affordable. I didn’t think I would need it that long,” Corridon said. “I thought I’d be able to get another job quicker than I did.”



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More than a million people nationwide have turned to health sharing ministries as the cost of medical care continues to rise. Many of the plans market themselves as lower-priced alternatives to policies that must meet stringent requirements, such as coverage for pre-existing conditions, set by the Affordable Care Act.

Most of the groups were grandfathered in under the federal health law mainly by a religious exemption, and they offer cheaper rates because they are not classified as insurance and are not obligated to pay claims. Members pay monthly premiums, with the expectation that the funds will be shared when medical expenses come up.

# PAST DUE



Hi Timothy C,

The balance for your recent services at Westmed Medical Group is past due.



|   |                    |
|---|--------------------|
| Total amount due                                | <b>\$15,831.15</b> |
| * \$10728.00 not covered by active payment plan |                    |
| <hr/>   |                    |
| Total billed                                    | <b>\$23,679.50</b> |
| Insurance adjusted                              | <b>\$3,777.35</b>  |
| Insurance paid                                  | <b>\$3,469.40</b>  |
| MULTIPLAN paid \$2,851.72                       |                    |
| UNITED HEALTHCARE paid \$617.68                 |                    |
| Provider adjusted                               | <b>\$20.00</b>     |
| You already paid                                | <b>\$581.60</b>    |



This past due bill is one of many Corridon has received since a health care sharing ministry refused to pay expenses associated with his surgery.

In Connecticut, more than 5,000 people have joined the ministries, industry officials have estimated. But while some are happy with the coverage, others have complained to state agencies that they were misled into purchasing the plans, or surprised when medical bills weren't paid.

"You can sell a plan cheaper if you don't cover as much, period," said Ted Doolittle, the state's health care advocate, whose office has fielded some of the complaints. "That's the rub in the entire health care marketplace right now. Premiums are too high. Well, if you cover a lot of stuff, premiums are going to be high."

Plans like those offered by health sharing ministries have flourished in recent years as the Trump administration loosened rules to allow alternatives to the Affordable Care Act that don't provide such broad coverage.

"It's the cost. These things are cheaper, the same way a flimsy car is cheaper," Doolittle said. "It's not as good of a car, that's why it's cheaper."

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***State Health Care Advocate Ted Doolittle***

David White, a spokesman for Alieria Companies, reiterated in an email that the plans are not insurance and said all policies have language clearly explaining the distinction. Members are asked to sign a form of acknowledgment when they finalize their enrollment.

"Health care sharing ministries offer an affordable alternative to traditional insurance plans," he wrote. "Member contributions are received by the health care sharing ministry and are then used to pay *eligible* share requests to the ministry's members."

Advertisement



While Connecticut’s insurance department has received complaints against several health sharing ministries, the largest portion target Alera and another group it markets, Trinity HealthShare, records show.

In December, the department issued a cease and desist order against the two groups, saying they illegally advertise their plans as health insurance in Connecticut. Commissioner Andrew Mais accused the organizations of “misleading consumers and trying to avoid insurance regulation.”

The action does not affect current ministry members, but bars the groups from marketing their plans to new customers.

Alera and Trinity have appealed the order.

### **Complaints arise**

While health care sharing ministries have been around for years, complaints against some of them have increased recently.

A couple in Texas, who purchased coverage through a sharing ministry associated with Alera, faced medical bills of \$129,000 that the plan would not cover, the Houston Chronicle reported.

A man in New Hampshire said his doctor recommended back surgery for a disk issue. Alera and Trinity HealthShare assured him the procedure didn’t require pre-approval. But after the surgery, they declined to pay about \$200,000 in

medical bills, contending the back pain was a pre-existing condition, according to a story by NPR.

Several people in Washington state said they were duped into purchasing plans they thought were health insurance but turned out to be health sharing ministries.



The banner features three headshots of speakers on the left. The main text reads: **'What Just Happened?' 2020 Election Recap**. Below this, it says **Virtual Event • Nov. 10 • 7 p.m.** and **Click Here To Register**. The event is sponsored by **the mirror** and the **LWV LEAGUE OF WOMEN VOTERS OF CONNECTICUT**.

Some states are taking action. The insurance commissioner in Washington fined Trinity HealthShare \$150,000 and barred it from offering plans to residents because it was operating as an unauthorized insurer.

The Texas attorney general brought a lawsuit last summer against Alieria Healthcare to stop it from offering “unregulated insurance products” to the public. New Hampshire’s insurance department issued a cease and desist order against Alieria and Trinity.

The Georgia Attorney General’s office turned over to the FBI 10 consumer complaints against Alieria, and an Atlanta television station reported that the federal agency is investigating.



The advertisement shows the **ALIERA HEALTHCARE** logo in blue and orange. Below the logo, the text reads: **THE FUTURE OF HEALTHCARE IS HERE**. The background is a silhouette of a family (a man, a woman, and a child) walking on a beach at sunset.

Complaints have rolled in to several Connecticut agencies against Alieria Healthcare, a group that markets religious health sharing ministries.

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Insurance regulators in New York also have opened an investigation into Alieria and issued subpoenas. And officials in Colorado have filed a cease and desist order against Alieria and Trinity. Leaders in several of those states are scrutinizing the ministries' marketing tactics, which often feature call centers.

In Connecticut, the insurance department sent out a consumer alert last July warning residents about "unlicensed health plans," including health care sharing ministries.

"Consumers are inundated with increased advertising and marketing for products that may not be health insurance, or are not approved or licensed in the state and may not have the required consumer protections," Mais said in the alert. "These so-called 'health plans' are marketing everywhere."

Five months later, the department issued the cease and desist order. A hearing on the appeal was scheduled for Wednesday, but has been postponed.

Alieria has pledged to fight the order.



The banner features three headshots of women on the left. The main text reads: "What Just Happened?' 2020 Election Recap". Below this, it says "Virtual Event • Nov. 10 • 7 p.m." and "Click Here To Register". The logo for "the mirror" is on the left, and the logo for "LWV LEAGUE OF WOMEN VOTERS OF CONNECTICUT" is on the right, with the text "Sponsored by:" above it.

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“There’s something irreconcilable about a faith-based ministry refusing to pay large medical bills for its members. I’m relying on prayer.”

***Timothy Corridon***



“Connecticut has some of the highest health insurance premium rates in the country, so it’s deeply disappointing to see state regulators working to deny residents access to a more affordable alternative,” White, the Alera spokesman, said in an email. “We will utilize all available opportunities to address the false claims being made about the support services we provide to Trinity HealthShare and other health care ministries we represent.”

A lawyer for Trinity said the “vast majority” of the group’s members are satisfied with the service, and that Trinity is “fully prepared” to defend its compliance with Connecticut law.

“Trinity does not engage in the insurance business and is not acting as an insurer in Connecticut,” the attorney, Jackie Menk, wrote in an email. “Trinity’s operations do not constitute insurance because, among other reasons, Trinity does not promise or guarantee to pay members anything or undertake any obligation to pay members. No reciprocal or interinsurance exchange exists between Trinity and its members.”

Over the last two years, the state insurance department has received 11 complaints against four health sharing ministries marketed in Connecticut. Seven of the complaints are against Alera and Trinity; two target the Alliance for Shared Health; one is against Liberty Healthshare; and one is against Altrua HealthShare.

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***David White***  
***Alera Companies spokesman***

Asked why the department had taken action against Alera and Trinity but not the others, Gerard O’Sullivan, director of consumer affairs, said officials are still reviewing the complaints against Liberty, Altrua and the Alliance for Shared Health. The department is also looking into insurance agents who may have been involved in selling the plans.

The complaints against Alera and Trinity vary.

Some residents charged they did not know what they were buying and singled out insurance agents who they say are responsible for deceiving them.

One person said a broker recommended Alera after traditional policies proved too costly.



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“[He] was telling me how all the policies through Access Health had skyrocketed but he had a new company, Alera Health, that was offering plans for a lot less,” the complainant wrote. “They were a nonprofit missionary group

that had gotten into healthcare. ... He never told me that this wasn't insurance."

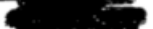
A woman told state regulators she suffered a heart attack and was rushed to the hospital by ambulance. Alieria and Trinity declined to pay the more than \$40,000 in medical bills she incurred.

I ask that you reconsider this decision and please reprocess these bills. I do not want to get an attorney but will if I have to. I feel this decision is unjust, unfair, and cruel. I shouldn't have to beg to get medical bills paid nor should I be afraid to seek medical attention should I need to. My experience with Alieria Healthcare to date has not been pleasant and this is not just since my heart attack. I have found I have been given misinformation from the moment I signed up two years ago. This latest experience is just another example of that and is extremely upsetting and stressful.

I appreciate your attention into this matter and I look forward to hearing from you as soon as possible. Please feel free to contact me.

With God's blessing,



Member ID 

✓ Cc: State of Connecticut Insurance Commissioner

**A complaint about Alieria and Trinity HealthShare's denial of coverage that was sent to Connecticut's insurance department.**

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In her complaint to the insurance department, the woman said her claims were denied on the basis that the attack was caused by a pre-existing condition – a mitral valve prolapse – even though her doctor disputed that finding. She had never been treated for a prolapse, never saw a cardiologist for it and hadn't taken any medication for it.

"The heart attack was life changing and stress is the one thing I was told I need to avoid," she wrote. "I am a Christian woman and I do believe the Lord will provide, however, facing medical bills well over \$40,000 is not helping my stress levels."

A small business owner reported that Alieria had – without warning – dropped a "group health insurance policy" the business purchased. The owner was informed by an insurance agent that the plan was unexpectedly terminated on

Jan. 1.

“We only discovered this because one of our insured individuals was hospitalized on December 25, 2019 and is still in critical care at Yale New Haven Hospital,” the owner wrote to regulators. “I am not sure what to do as the individual hospitalized needs extensive after care and will now owe hundreds of thousands of dollars to the providers and no one will accept her for rehabilitation services she crucially needs.”

The insurance department redacted the names and businesses associated with the complaints.

The state Office of the Healthcare Advocate said it has received six complaints over the last 18 months against three health sharing ministries. Four of the them involved Alera; one was against Liberty Healthshare; and one was against a Christian Care Ministry known as Medi-Share. Collectively, the complaints included more than \$450,000 in outstanding medical bills that residents said the groups wouldn't pay.



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Doolittle, the health care advocate, said his office routinely reaches out to insurance companies and other organizations to try to resolve disputes, but employees there don't have contacts at the health sharing ministries like they do at the large insurers.



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An advertisement for Trinity Healthshare.

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Part of the reason for that is because the number of complaints against the ministries is lower than those against mainstream insurers (fewer people are enrolled with the ministries than are enrolled with large insurers). The office also had difficulty reaching workers at the ministries.

“They’ve generally been unresponsive to our outreach and correspondence,” said Sean King, general counsel for the health care advocate. “Their position, as I understand it, is they operate outside of state and federal regulations and consistent with that, they don’t generally follow some of the rules.”

The state Attorney General’s office has received at least two complaints against health sharing ministries. In one case, the office was successful at getting an organization – Medi-share – to reverse a denial of coverage and pay out \$80,000 for medical bills, officials said.

### **‘I’m relying on prayer’**

Word about the problems surrounding health care sharing ministries reached the state Capitol in recent weeks. The legislature’s Insurance and Real Estate Committee has introduced a bill that would require those groups selling plans in Connecticut to comply with all provisions of the Affordable Care Act beginning in January 2021, meaning they would have to provide guaranteed coverage for pre-existing conditions.

Rep. Sean Scanlon, a Guilford Democrat who co-chairs the committee, said he wants to change the bill so it would simply bar all health sharing ministries from marketing plans in the state.

“I was shocked when I got stories from the insurance department about consumers who had called in about this,” he said. “People are desperate for lower costs, and people sometimes buy into nefarious advertising from bad

actors. I view it as our job to step in.”

Lawmakers on the committee have until the middle of this month to send the bill to the Senate floor.



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***Rep. Sean Scanlon, D–Guilford***

As for Corridon, the Norwalk resident who was stuck with \$280,000 in medical debt after an urgent surgery, he is still trying to persuade Alera and Unity HealthShare to pay. Officials with Unity could not be reached.

Alera informed customers recently that it has stopped marketing the Unity program. The group said it would administer Unity’s plans for current members through February 2020.

Corridon has appealed Alera and Unity’s decision not to pay. In his rebuttal, he provided notes from his surgeons detailing the necessity of the operation and refuting the claim that he had a pre-existing condition.

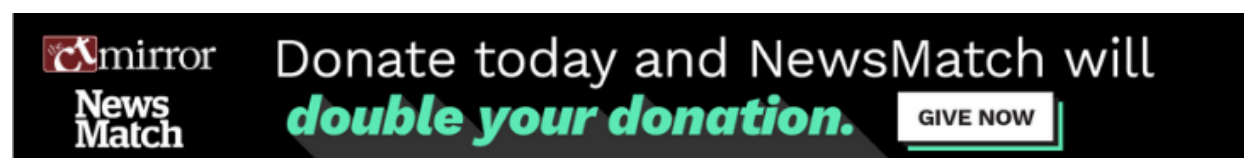
Records provided by Corridon show he and his doctors requested prior authorization for the surgery. Corridon said he also met the \$10,000 “member shared responsibility” required by the plan for operations.


Aliera's director of compliance, Kathleen Kromodimedjo, wrote in a letter to Connecticut's insurance department – which has gotten involved in the case – that Aliera only requires members to meet the \$10,000 shared responsibility and that pre-authorization for surgery is not required. In addition to the claim of a pre-existing condition, the group said one of Corridon's medical practices was out of network.

Corridon has complained to the insurance department and reached out to the Attorney General's office. A lawyer in that office contacted Aliera on his behalf, asking for an expedited review of the case.

Corridon also requested financial assistance from Stamford Hospital – to which he owes \$106,857 – but was refused because he has a new job and earns more than the qualifying limit. Hospital officials said last week they could not discuss his case because of privacy rules under the Health Insurance Portability and Accountability Act, but they pointed to their financial aid guidelines that say a patient's household income, net assets, amount of cash in checking and savings accounts and certain real or personal property may be evaluated in determining whether to grant assistance. A person's income and family size is measured against the Federal Poverty Guideline as part of the process.

In addition to the hospital, Corridon still owes \$10,822 to a medical group in Westchester, N.Y., and \$164,718 to a brain and spine surgeon practice in White Plains, N.Y. He pulled money from his retirement account to begin paying bills after threats were made to turn some of the debt over to a collection agency.

A black banner with white and green text. On the left is the NewsMatch logo, which includes a red 'c' icon and the text 'mirror News Match'. To the right, the text reads 'Donate today and NewsMatch will double your donation.' in white and green. A white button with the text 'GIVE NOW' is positioned on the right side of the banner.

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These days, Corridon is wrestling with a lot of mental anguish, but he said he's hoping for the best.

“There’s something irreconcilable about a faith-based ministry refusing to pay large medical bills for its members,” he said. “I’m relying on prayer.”



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**Jenna Carlesso** is CT Mirror’s Health Reporter, focusing on health access, affordability, quality, equity and disparities, social determinants of health, health system planning, infrastructure, processes, information systems, and other health policy. Before joining CT Mirror Jenna was a reporter at The Hartford Courant for 10 years, where she consistently won statewide and regional awards. Jenna has a Master of Science degree in Interactive Media from Quinnipiac University and a Bachelor of Arts degree in Journalism from Grand Valley State University.



