

To: Florida Hospital Commission[flhospitalcommission@ahca.myflorida.com]
From: [REDACTED]
Sent: Wed 10/21/2015 3:48:47 PM
Importance: Normal
Subject: Report Price Gouging Submittal (AHCAPHI)
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Submittor Information

Name: [REDACTED]
Phone Number: [REDACTED]
Email Address: [REDACTED]
County: [REDACTED]

Price Gouging Experience:

Dear Sir/Madam, My health insurance agency, [REDACTED], cheated me out of \$3600. What they did was change the meaning of the wording of "individual deductible." In 2014 "individual deductible" as part of a family plan meant the amount the insured would pay if only one member of the family got sick. In 2015 "individual deductible" as part of a family plan means nothing at all- it is listed under family plans when you choose a family plan online- but it, according to [REDACTED], now means the deductible for an individual plan. If you sign up for a family plan with a \$3600 individual deductible and a \$7200 family deductible, and ONE person on the plan gets sick, you are now charged \$7200. No one told me about this change in the meaning of the wording, so when I told the [REDACTED] representative on the phone that I wanted to sign up for the online plan with the \$3600 deductible I thought that is what I would be charged if I got sick. I have all the screen shots to show how this took place. In 2014 when I got sick I was charged only the individual deductible amount. But in 2015 when

I got sick, suddenly I was faced with the cost of the family deductible, even though only one of us was sick. They misrepresented their plans, listing a deductible amount under a family plan that can never be used since it now apparently is only for individual plans. It was misrepresentation and it cost me \$3600 at a time when I was already under a lot of stress from breast cancer. It was very distressing to be cheated at a time when I needed to be able to rely on my health insurance to take care of me, after having paid into health insurance for many years of good health. Thank you for listening to my story and please let me know if you would like the screen shots that further illustrate the concept described. Best wishes,

[REDACTED]