Health Care in America

April 14, 2009 By David Weiss

Like so many of you, I have experienced abuse by the private health care industry in America. The following is a summary of the complaint to the New York State Attorney General, Andrew Cuomo, that I have drafted and will send shortly:

“I am a 58 year-old attorney living with HIV. My wife and I subscribed to Health Net last year and my coverage was renewed this year by COBRA election after we divorced. Health Net states that my coverage has been in effect this year since 3/7/09, but they are still not paying for my medication, Atripla, a claim for which was submitted by my pharmacy and rejected by Health Net. It appears that Health Net is playing the float by requiring patients to pay for their medications in advance and submit claims to Health Net for reimbursement. In effect, the HMO gets paid for twelve months but only provides services for eleven. This is the second year in a row that they have done this. Kindly assist.”

My experience with Health Net is hardly unique. In September 15, 2008, for example Health Net agreed to a multimillion-dollar settlement over allegations of unfair claims handling and policy cancellations, according to the California Department of Insurance. The Woodland Hills, California, health care insurer was required to pay $14.2 million in billed medical charges and waive $7.2 million in insurance premiums and possibly pay a $3.6 million penalty to the state. The company was also required to reinstate health care coverage for 926 consumers whose policies were canceled during the past four years and prevent improper rescissions going forward, according to the California regulator’s statement.

The worst HMOs are fly-by-night operations with little knowledge of health care. In order to maximize profits they exclude sicker patients from enrollment, ration care through inconvenience, impose burdensome micro management of clinical decisions by nonmedical staff. In the worst cases they deny expensive care that would be beneficial for their enrollees. The profits go to the executives and stockholders, not the patient care.

When will our legislators fix the health care system? WILL they fix it?

© 2026 Smart + Strong All Rights Reserved.