

## Clearing benefits confusion WOLFGANG WETZEL

WOLFGANG WETZEL'S BILL REVIEW MEMBER STORY

Dealing with an unclear cancer diagnosis is an unimaginable burden. When Wolfgang "Wolf" Wetzel suddenly lost vision in his right eye in late 2018, he started a confusing, frustrating, and costly journey that remains unresolved.

Since then, Wolf underwent emergency surgery, chemotherapy, and countless rounds of imaging. At one point, he visited six different doctors before a single concern in his abdomen was diagnosed. Wolf's care is costly, and he wanted to ensure he was getting the

best care possible. Yet he found it difficult to even begin to understand his benefits. "I'm always tired, and I really don't have the strength to research, Wolf said. "You almost have to be a lawyer to understand medical bills these days."

When Wolf was too exhausted, HealthJoy's concierge team stepped in to help.

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## The confusing cost of care

The American healthcare system is difficult for even experts to navigate. In a 2016 survey, 61% of patients were confused by their medical bills. That may not be an issue for most healthy Americans who visit hospitals only a few times each year. When a complicated health diagnosis like Wolf's is part of the picture, a lack of understanding is yet another source of stress.

For Wolf, the treatment process was absolutely draining. He wasn't even sure which portions of care his employee benefits would cover, and wanted to make sure he wasn't overpaying for

treatment. It left him worried while he should have been focused on becoming healthy.

"It's very confusing," Wolf admitted. "I have so many appointments and bills here and there, and I know that I'm responsible if insurance won't cover the cost."

Wolf began to worry that he'd make a mistake in treatment or miss a costly error in his growing stack of medical bills and EOB's. He turned to HealthJoy's expert bill review team to clear up his confusion.

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## One less thing to worry about

After he submitted a bill review request through the HealthJoy app, our bill review team jumped in to explain Wolf's benefits and clarify health terms. They didn't stop after his initial question, either—they performed over 10 bill reviews for Wolf in 2019. Wolf is so satisfied with HealthJoy's bill review service that he now snaps and uploads a copy of every bill to the app.

"I really need them," Wolf says.

At a time when his treatment involves so many appointments, bills, and payments, a second set of eyes on his benefits is invaluable. Wolf says what he appreciates most, though, is the compassion and patience exhibited by HealthJoy's team of bill review specialists.

"What would I do without them?" he asked. "That's all I can say."

