



Doing What it Takes to Prevent \$1,383.10 in Billing Errors

CARAH VALLEJO'S BILL REVIEW MEMBER STORY

“Totally in shock”

Many of us are familiar with the grogginess, disorientation, and overwhelm that arrives in the moments after you wake up from surgery. When Carah Vallejo's endodontist charged her \$2,097 just minutes after emerging from a procedure, she knew something was wrong.

“I had just come off the nitrous oxide for a root canal repair, and I was disoriented,” Carah, a marketing professional in Dallas, Texas, said. “I wasn't expecting that they'd charge me in full. I was in shock.”

Carah expected the endodontist to process the charges through her insurance and then bill her for her portion of the payment. Instead, they charged her in full after her procedure.

She wasn't sure what to do. She handed over her credit card. Then, on the way out of the office, she remembered HealthJoy.

“As soon as I got into my car I thought ‘I need to check out HealthJoy's Bill Review,’” Carah said.

Carah's employer, Simplifi, a leader in localized programmatic advertising, provides HealthJoy to her whole family. She submitted her bill through the app and settled in to wait for HealthJoy's typical 3-4 day bill review turnaround. But within 24 hours, Bill Review Specialist Deb called Carah back with good news.



“The medical professional we spoke with was so kind and compassionate, and really put our minds at ease.”



Not taking no for an answer

The problem Deb uncovered is a common one, and reversing the charges should have been simple. But when her payment still hadn't been refunded after 14 days, Deb stood ready to help her track it down.

With Carah on the phone, Deb again called everyone involved in the process, from endodontist to insurance and third-party providers.

"She did not take no for an answer," Carah said. "She was very polite and kind, but also focused on 'how are we going to fix this?'"

It turned out that Carah's insurance had already paid \$1,383.10 to the endodontist, but Carah wasn't credited for the payment. Over the course of two phone calls, Deb successfully saved Carah that \$1,383.10.

"It's just the best experience and such a huge weight lifted, especially in the middle of the COVID-19 pandemic when you're watching every dollar being spent," Carah said.



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HealthJoy helps the whole family

As a busy marketing professional and mom of two young kids, Carah turns to HealthJoy to meet many of her family's healthcare needs. She requested an online medical consultation on Thanksgiving when her daughter, who was only three months old, developed a fever.

The provider she spoke with took the time to walk Carah through helping her daughter and even called back several hours later to follow-up.

"The medical professional we spoke with was so kind and compassionate, and really put our minds at ease. Having HealthJoy available on a holiday when we're away from home is really invaluable," Carah said.

She and her husband, who is also a Simplifi employee, are big fans of the benefits wallet feature, too. It helps them organize their kids' insurance cards and juggle less when they're taking them to doctors.

"The wallet is the best," Carah said. "It's so handy."

And of course, after her successful bill review experience, she now snaps and uploads all her family's bills to HealthJoy, just in case. "For my family," Carah said, "HealthJoy has just been amazing."

