# karis 📚 bill negotiator

### Jessica

Jessica is a 19 year old who was recently diagnosed with blindness. She is a barista at a coffee shop and barely making enough money to cover her bills and her medical plan only covered a small portion of the bills. Due to cascading financial events as a result of this diagnosis she is currently living in a car with her fiancée. She was very anxious about the bill and was desperate for assistance. She was emotionally overwhelmed and reached out to our team to see if we could help negotiate this bill. The Advocate was able take the burden of this away from her. He was able to get her bill 100% reduced through a program at the facility. Needless to say, she was ecstatic over the results and grateful that the Advocate was there for her when she had so few options available to her.

Results: Saved \$11,120

### Amy

Amy came to The Karis Group with a discount that would expire and an account that was going to collections soon. The Advocate called the medical provider's management team and negotiated with them to extend the discount timeline as well as the payment timeline. This allowed Amy enough time so she could pay the discounted rate and avoid having the bill go to collections.

## Jack

Jack's wife, Rose fell ill with cancer and passed away late last year shortly after the Advocate received her case. During frequent phone calls and follow-ups, Jack was dealing with so much personally and financially, not knowing what to do without his beloved wife of over 35 years. Along with this heavy burden, Jack soon discovered he also had cancer and was scheduled for treatment in early 2015. The Advocate worked diligently with Jack to get his wife's medical bills reduced as well as Jack's. Jack's health did improved and he was so thankful to be able to not only have the Advocate's help for his wife's bills, but his as well. – Jack received an 81% discount on all bills adding up to over 1 million dollars saved for the member.

Results: 81% discount resulting in over 1 million dollars saved

## Sarah

The Karis Group Advocate worked with Sarah during a difficult time, having lost her husband and then having to deal with so many medical providers and bills. Sarah really appreciated the chance to offload some of the burden of the medical bills and let the Advocate negotiate on her behalf. Not only did the Advocate obtain over \$76,000 in medical bill reductions, but the Advocate had a chance to support and care for a member who was still grieving and sorting through a time of losing a loved one. Sarah was appreciative for The Karis Group assistance.



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#### Bob

During conversations with a provider, they extended a 50% discount to a member. The Advocate informed the member, but when Bob called in to pay, the person the Advocate had worked with at the provider's office had since left and there were no notes in their system regarding the discount. With this news, the member was facing the entire \$28,000 bill instead of the previously quoted \$14,000. After inquiry, the member was told that the provider doesn't offer 50% discounts and they initially refused to work with the member or honor the previously promised discount. With this news, the Advocate continued to speak with other representatives at the provider's office attempting to resolve this issue and obtain the 50% discount. The Advocate's persistence paid off when they heard back from the director that they would not only honor the 50% discount. This resulted in a 75% bill reduction. The member was ecstatic to learn of the new discount; which was even better than the initial discount.

#### Results: 75% discount resulting in \$21,000 savings

#### Matthew

In working recently with a provider, The Advocate was able to assist Matthew in obtaining a reduction of over 94% off the charges, totaling over \$11,000 savings. This was a great result because past negotiations with this provider typically would only offer a standard 20% discount for most uninsured patients. The member was very pleased with the results.

### Beth

Beth reached out to The Karis Group for medical bills. The member had been dealing with not only her health issues but her mother's as well. She was happy to know that she could reach out to The Karis Group to have an Advocate who could help alleviate stress off her shoulders. Beth was her mother's caregiver for about 5 years and had placed her personal health issues and medical bills aside to assist her mother. The Advocate was able to get her charges completely written off through a program at the facility - a savings of \$3,000. Patient was truly thankful for all the negotiations and the Advocate.

**Results: Saved \$3000** 



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## Michael

Michael is a self-pay patient who reached out to the Advocate team to pre-negotiate a planned surgical procedure. He needed surgery for prostate cancer and was having trouble with scheduling it. The hospital told him the only way he can have the surgery done would be to pay for the service upfront which was \$70,000. The member reached out to Karis360 and the case was assigned to our Advocate. The Advocate reached out to the hospital and spoke with the director and was told no on the spot. The Advocate persisted and In the end he was able to get the procedure scheduled with the member only required to pay \$10,000 upfront. Michael was very pleased and thankful for the Advocate being able to get the necessary surgery scheduled at a reduced up-front fee." Michael, WI Results: Member did not have to pay the \$70,000 upfront and was allowed to pay only \$10,000. Advocate would help negotiate the rest after the procedure was completed.

## **Survey Results:**

"I am so glad to be able to give you feed back! When the Advocate called and gave me the news re: my case I was so happy! He understood all that I have been through in the past 2 years and was so professional and compassionate and so patient! I was so inspired by the Advocate's positive attitude and assistance! Please tell him thank you for me! Anyone he represents is so fortunate!" Mary, TX

"I think you covered it all! I just want to say that what you do for patients is so special! I was my Mom's full time Caregiver for 4 1/2 years before she passed away from a stroke! Everyone needs an Advocate & your expertise and care are above and beyond! What you do for patients is awesome!" Rachel, WI

"It was such a pleasure working with the Advocate! He was very helpful, if he hadn't helped me, I would be stuck with a huge bill. He was so polite, knowledgeable and informative. I can tell that he cares about each and every case he is involved in. Thank you!!!!" Courtney, AZ

"The Advocate was a Godsend to work with. Her willingness to help, patience, knowledge, thoroughness, and calming demeanor helped me greatly in both getting through a frightening and horrific experience, and maintaining some peace of mind during the process. I wish that there were more people like her in the world. Thank you most sincerely, and I owe you one." Laura, NE

"The Advocate was wonderful. She was professional, personable, very knowledgeable and compassionate at such a trying time in my life. I couldn't have asked for a more perfect advocate for me. Thank you!! I think you have a wonderful department that is run very efficiently and effectively as per my recent experience. Thank you for having such wonderful employees!" Olivia, KS





"Thank you so much for staying on top of my case, you made me feel like it was important to you and thanks for the great outcome! The Advocate was awesome and did a great job! I will always remember how I was treated." Dale, CO

"Thank you so much for being our advocate! You helped immensely by efficiently and competently taking the responsibility for negotiating with our provider. It was a big blessing!! So thankful for your service!" Dennis, CA

"The Advocate is Top Notch and Professional is my experience working with your and your representation on my behalf. You give The Karis Group a great name and reputation!" Sam, MN

"The Karis Group reps were wonderful. They exceeded our expectations in results and in their level of customer service. They made us feel loved, important and valuable." Chloe, WY

"The Advocate was a delight to work with. He was helpful and extremely professional! Thank you so much from all of us!! We really appreciated all you did for our family!!! He did an excellent job helping us!! What a wonderful organization. Thank you so much!!" Matt, IN

Note: Karis360 is not insurance and does not provide funds to pay for bills. This is a best-efforts service. Despite Karis360 diligent efforts on a member's behalf, some providers refuse to make accommodations to help resolve outstanding medical bills.

Some names and identifying details have been changed to protect the privacy of individuals.