

## Linda Thomas Schultz

I just completed proton treatment at MD Anderson last week for an exceedingly rare granular cell cancer behind my ear. Anthem Blue Cross (in Indiana) denied coverage, using exactly (verbatim) the same wording. Their denial letters also contained factual errors misidentifying the requested treatment and, in one letter, very poor English.

With the MDAnderson team and watertight documentation of proton treatment and medical need behind us, we took the appeal all the way to external review, where the denial was overturned only a few days before treatment ended.

The \$56K down payment we made to get treatment started will now be refunded to us.

Anthem Blue Cross must be held accountable for violating expedited appeal regulations, its complete disregard for medical need, factual error, and lack of full and fair review.