

Woman battling multiple health issues refuses to take 'No' from her insurer

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Quinn Nystrom

Quinn Nystrom of Minnesota said residential treatment saved her life.

(HealthDay)—In May 2012, Quinn Nystrom made a decision to get well. She'd been battling an eating disorder, post-traumatic stress disorder, anxiety and depression, as well as trying to maintain good control of her type 1 diabetes. But she'd had some form of eating disorder—both anorexia and bulimia—since she was 12 years old. At 26, the Baxter, Minn., resident had been in treatment for two years and still struggled every day to try to eat normally. Most days, though, her eating disorder won.

But that May, a friend who'd been in [treatment](#) with her, and who also had [type 1 diabetes](#), died.

"At her funeral, I thought, 'This can't be me.' I had to stop the chaos and not give everything up," Nystrom said.

"I knew I didn't want to half-ass it," she added. "I wanted to go to a place that could give me the best chance of getting better."

Nystrom found a treatment center that boasted good success for people who have co-existing [mental health](#) disorders. Having type 1 diabetes made this more complicated because her treatment, and her life generally, would always have to include a focus on food because of her diabetes. She has to take insulin to survive, and it's important to match the amount of insulin to the food she eats to prevent dangerously high or low blood sugars.

When she was evaluated at the new treatment center, it was recommended that she enter a residential treatment program for three to four months. Nystrom said that level of care was suggested because she'd already tried a partial-day program that had failed to stop her disordered eating. In addition, because she had co-existing mental health issues, the treating physician thought that residential treatment would be the best way to tackle everything at once and set Nystrom on the road to recovery.

Her insurance company, which until this point hadn't balked at paying for treatment, refused to pay for the residential program. She appealed the decision three times, but each appeal was denied.

One appeal reviewer said that Nystrom was seeking BMW-level care when she really just needed Honda-level care, according to court records.

However, the insurer was willing to continue covering Nystrom's treatment through the partial-day program, even though she'd tried that

for two years with no success. So, while the appeals were ongoing, Nystrom entered a residential treatment program—at a cost of \$45,000 total. Her parents sold some of their possessions to pay for their daughter's treatment.

The biggest irony, according to Nystrom, is that the partial-day program that the insurance company wanted her to go to would have cost more than the residential treatment she received.

She's now suing her [insurance company](#) to try to recoup the money her parents invested in her recovery. "This case is for the principle," she said. "I'm hoping it will give other young women and men the confidence to challenge their insurance companies."

"If this had been about my type 1 [diabetes](#), and I was at the hospital, there wouldn't be a question," Nystrom noted. "Why is mental health looked at as something they can decide yay or nay to? Why is there a doctor, who has never spoken to me or seen me, allowed to give a thumbs up or down to my treatment?"

Whether changes in health coverage brought about by the Affordable Care Act will keep others from following the same path as Nystrom remains to be seen. At least some residential services are included as essential health benefits that most insurance plans will have to offer under the new law, according to Mental Health America. Health and legal experts generally agree, though, that at this stage in implementation of the law, the details remain sketchy.

But no matter the outcome of Nystrom's lawsuit, her own story has a happy ending on the personal side.

Residential treatment "saved my life," she said. "It was the best treatment place I could've gone. Life is great in recovery. I'm in graduate

school now, and I'm working on a book. I wouldn't have been able to do that before. I'm in the best place I've been in a really long time because I got the treatment I knew I needed."

More information: Read this *HealthDay* story on how the Affordable Care Act may benefit people with [mental health issues](#).

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