

July 5, 2012

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INQUIRY
Blue Cross Blue Shield (BCBS)
P.O. Box 805107
Chicago, IL 60680-4112

SUBJECT: RE-REVIEW regarding claim #BHP 831604964

To Whom It May Concern:

On 6/18/12 we contacted your telephone number 888-802-8776 and spoke to a Melissa, Customer Service Advocate, regarding Blue Cross Blue Shield's reply to a fraud alert report Elana made on 5/10/12 about one of your health care providers, dermatologist Nicole Kageyama.

I) Melissa informed us that the results regarding your investigation into the above matter were as follows:

Nicole Kageyama did NOT commit fraud because Elana had an office visit with her. The LEGAL definition of the word FRAUD does not agree with yours; therefore we are requesting a **RE-REVIEW** of your investigation.

According to the Webster's New World Dictionary the Legal definition of the word FRAUD is, "(1)(b)...intentional deception to cause a person to give up...some lawful right".

Nicole Kageyama VIOLATED ELANA'S PATIENT RIGHTS and thereby committed FRAUD. As we already stated in the letter we wrote to you dated 5/10/12, "...Nicole Kageyama VIOLATED ELANA'S PATIENT RIGHTS BY REFUSING TO GIVE HER ANY MEDICATION and/or MEDICAL TREATMENT BECAUSE SHE CAN'T AND WON'T TAKE STEROIDS.

- 1) Her exact words to Elana were, "You take Cortisone or you get nothing".
- 2) She gave us NO paperwork for Elana's office visit.
- 3) She gave us NO prescription for any medication for Elana's ailment.

All we have from Nicole Kageyama's office is a co-payment receipt.

The Legal definition of the word FRAUD also is, (3) (a) "a person who...is not what he/she pretends to be".

As we already stated in the letter we wrote to you dated 5/10/12, "I (Elana) had to play doctor to figure out that I had Candidas – a yeast infection – and that I (Elana) had to take Nystatin – an antifungal cream - in order to get rid of it."

Nicole Kageyama may have the credentials of being a "doctor" but in practice...

- 1) She gave Elana a wrongful diagnosis that Elana had Miliaria while she insisted that Elana did not have Candidas, which Elana did have.
- 2) She wrongfully insisted that Elana was not allergic to steroids even though Elana showed her indisputable evidence – Elana's own two breasts covered with dull pinkish web like markings for the last six years which apparently are Elana's own capillaries trying to clean up the steroid toxins. Would you like to see them?! Betamethasone, which is a steroid used in the anti-fungal cream Miconazole for ringworm, caused it.

II) Melissa also informed us that the results regarding your investigation into the above matter were as follows:

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P.O. Box 805107

Chicago, IL 60680-4112

"It's a quality of care issue. If Nicole Kageyama gets enough complaints she gets removed from our (BCBS) network of providers. Or if the complaint is egregious (remarkably bad) enough".

First of all, why is our ONE complaint NOT enough for you to do the right thing and get rid of the doctors on your provider's list who are rendering medical disservices to their patients? We gave you all the documentation necessary in our letter to you dated 5/10/12 to substantiate our claim. Did you even look at THEM? Why is it that all doctors like Nicole Kageyama have to do is fart in your direction and you believe whatever she tells you? THAT'S A REAL DOUBLE STANDARD THAT YOU HAVE GOING ON THERE. That's an irony since its our money that gives your health insurance company a livelihood not the doctors on your providers' list!

Second of all, why is our complaint not egregious enough? Does Elana have to die in order for it to be? According to the Webster's New World College Dictionary fourth edition page 213, "Candidas...can develop into serious internal chronic conditions". Hence, if Elana did not know that she had Candidas and she was not able to find the proper treatment for it which was Nystatin, Elana very well may have become very, very, very sick. So then, you prefer that Elana gets so sick that she has to go to the Emergency Room of a Hospital so that they can charge you thousands of dollars to take care of her?

We think you are a FRAUD and we feel that your grievance procedure is nothing but a false opposition. If you don't address our legitimate concern with the RESPECT that it deserves my spouse and I will boycott you. That's thousands of dollars you will lose annually since we will no longer enroll in your health insurance plan. Congratulations on not doing what is in your own best interest.

Sincerely yours,

Elana Laham & Michael Laham

Group #7SPE00

ID#BHP831604964

Phone: 425-965-8754

P.O. Box 1405

Kent, WA 98035



BlueCross BlueShield
of Illinois



July 10, 2012

MICHAEL LAHAM
P O BOX 1405
KENT WA 98035

Group Number: 7SPE00
Identification Number: 831604964
Provider Name: Nicole Kageyama
Regarding: Response to your inquiry concerning the
services rendered by Nicole Kageyama

Dear Member:

Thank you for your letter concerning care rendered by the above-named network provider. Blue Cross Blue Shield of Illinois is committed to providing the best possible care to our members. Your concerns regarding network providers are important to us and we appreciate you taking the time to document them in writing.

We have forwarded your concern to the provider relations area of the network in which your provider participates. All concerns regarding the quality of care are taken seriously and are thoroughly investigated with the provider.

The results of these investigations are confidential between the network and the provider. Please be assured that your inquiry will be investigated, but the outcome cannot be disclosed.

If you have any questions, please feel free to contact us at (888) 802-8776, between the hours of 7 a.m. and 7 p.m., CST, Monday through Friday.

Sincerely,

Customer Advocate - U269436
Blue Cross and Blue Shield
Jacksonville Service Center

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