Submitter: Mr. Jaswinder Singh Date: 01/15/2005

Organization: Jagir Singh & Co.

Category: Health Care Professional or Association

### Issue Areas/Comments

### **GENERAL**

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## CMS-2150-NC-1

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# CMS-2150-NC-2

Submitter: Ms. Dana Ormerod Date: 01/19/2005

Organization: Ms. Dana Ormerod
Category: Occupational Therapist

Issue Areas/Comments

## **Issues**

## Comments

I am responding both as a health care professional and as an individual. I was recently shocked to find out that my recent level III dental work was denied by my insurance due to a benefit waiting period of 12 months. I was particularly frustrated by this as I have had consecutive dental coverage for more than 10 years but had to change plans recently due to a job change. This is a fundamental problem with health benefited tied to one's job. Even though I have been paying for dental benefits for may years I am now stuck with what I expect will be a \$1000 bill. I am curious to understand what the HIPAA implications are. Thank you for looking into this matter.