

Can't Get Your Cobra Rebate? Just Call Gary!

Written by Dave Crackpot



UPDATE! The Check FINALLY CAME!!!

United HealthCare is becoming one of the leading bullies in the healthcare industry. Currently UHC being charged by the state of [Georgia \\$750,000 for not paying out on doctor's bills](#). It has come to light that they have intimidated their [75,000 employees](#)

to contact their government representatives to urge them to stop the public option. The reasoning is that it will hurt their bottom line. And now, they are making it as difficult as possible for the American people to get their share of the stimulus package. UHC wants to keep the stimulus money the government meant to give to folks having a hard time during the recession.

I have a story of one person to tell. However, I am sure I am not alone on this. United Healthcare is nearly three months past due in paying me my COBRA rebate. I have favor to ask, I want you to call Gary (502-XXX-XXXX) in the customer service department and leave a message on his voicemail telling him to "Please Pay Dave." That's all you have to say.

As you may know, in March, President Obama and company gave a stimulus payment to United Healthcare and others to reduce COBRA payments by 60%. In my case, this resulted in about \$200 of a \$300 a month payment. In what was probably not the best idea, the government paid UHC and trusted them to pay their customers. I was advised by a Customer Care Rep to continue to pay my full amount on the chance of being dumped for non-payment while the kinks in the program got worked out. I dutifully paid my COBRA until August when I was allowed to get on my new wife's (Congratulations! Thank you!) healthcare. I can't get health care anywhere else because of a pre-existing condition.

UHC owes me \$1175 in stimulus money. I filled out all of their paperwork, it was approved (Sept 14th) and I was told to wait 10-15 working days to receive my check. At writing, I have been unemployed for 11 months. This cash would really help.

You can probably guess what happened next. The check never came. Week in and week out I have been told that the check would be processed "this week." After two months of being told to be patient, I was upped to my own personal customer care rep to resolve this matter.

This is when I was assigned to Gary. Gary, in your defense, you have given good customer

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care. "Great" customer care would have entailed me getting my check. You gave me a direct line to contact you. You have been sympathetic to my plight. You gave me your personal guarantee that this check would be in my hands by today November 16th, 2009. If it wasn't you would have overnighted it to me directly. You sound like a helluva guy. You probably kiss your wife and go to work every day just trying to get home. You host backyard BBQ's on Saturday and Sunday for football in Kentucky. You probably have great plans for Thanksgiving. But, Gary your company sucks. When you told me today that there has been a delay due to a vague internal company problem, you were patient as I lost my shit on you. It was probably a low blow to remind you that you gave me your personal guarantee that I would receive my refund. You have made a few mistakes.

A) You used the unfortunate wording "Based on the information I had at the time, I thought the money would come." Does that sound familiar to anyone else?

B) You would not let me escalate this to your supervisor. In effect, the buck stops with you.

Gary, let's face it. Your company is looking for any reason to delay payment. In effect, UHC is keeping the government stimulus money as long as they can. Most of it is in a bank somewhere making interest. They will wait until the last possible moment to pay. Gary your company is playing you for a patsy.

I really don't know how to resolve this payment issue. Small claims court could take years. I could call the ACLU or Rep. Waxman's office but what would this really achieve? Waxman's office doesn't even know that it is impossible to get anyone on the phone at the EDD.

So everyone, do what I have been doing. Just call Gary.

Sorry, Gary, your company has given me no other choice. Go Wildcats. .