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Governor Nikki Haley  
Office of the Governor  
1205 Pendleton Street  
Columbia SC 29201

I am writing to ask for your help concerning an issue to the Healthcare.gov Marketplace insurance. I have been desperately trying to get this problem resolved...but no one will get me answers or a resolution to the problem. Please let me explain my situation.

I, with the assistance of a Marketplace representative, enrolled in a new healthcare plan on December 18, 2013. I answered all questions and was told I qualified for "healthcare credits" so that my premiums would be affordable. We picked out a plan that was suited to my needs and I was quoted a price for the new insurance....the marketplace representative gave me a confirmation number for my new Consumer's Choice Gold Plan 2 and a price of \$646.58.

I called Consumer's Choice Healthcare on December 27 to make a premium payment for my January premium. They were glad to take my credit card information and deduct the money from my checking account....but after several weeks I had not heard from anyone...I had no information about my health plan or insurance cards.

And this is when the nightmare started. I called the Consumer's Choice Health Insurance Company and the Healthcare.gov Marketplace on the following days:

**January 10**

**Marketplace** – on hold for 25 minutes – Lady told me she didn't see any problem...I had signed up for Consumer's Choice Gold 2 and that was what they had transferred to Consumer's Choice and I should receive the health care credits...and if there was a problem...it was Consumer's Choice's problem.

**Consumer's Choice Healthcare** – on hold for 18 minutes – man told me he couldn't find my records...held for another 14 minutes and then was told that I had Consumer's Choice Silver 1 for a premium of \$1375.20 – they showed that I had not received any health care credits. If I had a problem it was a Marketplace problem.

**January 27**

**Marketplace** – on hold for 72 minutes – Anita told me she didn't see any problem – I had signed up for Consumer's Choice Gold 2.....etc.. I asked for a supervisor...on hold another 22 minutes...Talked with Ms. Beverly Jones who told me she was sending my information straight to a Case Worker and I would definitely hear from someone with 3 to 5 days...and this was a Consumer's Choice problem.

**Consumer's Choice Healthcare** – on hold for 58 minutes – talked with Kathy who told me that I had Silver 2 and that was what the Marketplace had transferred over to them and I would have to talk to the Marketplace if I had a problem.

**February 2**

**Marketplace** - on hold for 68 minutes – Talked with Kelly who told me that she had no idea what was wrong...but she would send my information to the "Eligibility Department" to see if they could figure it out. She promised to call me back as soon as she had more information. But not to worry...I would hear from someone in 3 to 5 days. NOBODY has called.

**February 13**

**Consumer's Choice** – on hold for 26 minutes – talked with Ernie who was absolutely rude...told me he was not responsible for my problems....Consumer's Choice had done everything correct...and then he hung up on me. I called back...on hold for another 34 minutes...talked with Kathy who told me she would take care of everything. I told her all my information (again) and she did call me back in about 2 hours. She assured me she had talked to "Bill" at the Marketplace and everything would be handled in 3 to 5 days. NO ONE ever called me back.

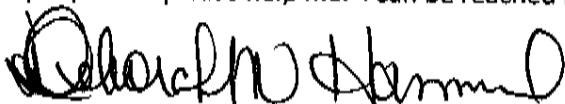
**February 26**

**Marketplace** – on hold for 31 minutes – talked to a representative who took all my information (again) and told me that the Marketplace had done everything right and they didn't know what my problem was all about. At my insistence they transferred to me an "Advanced Resolution Specialist" – Mr. Guy Mackey – after I was put on hold for another 29 minutes. Mr. Mackey told me that I had submitted Consumer's Choice Gold 2 correctly. And that the Marketplace had transferred over the Gold 2 plan to Consumer's Choice correctly. He said this was apparently a "defective enrollment" and it would have to be turned over to a "Case Worker" (again) for resolution. I gave Mr. Mackey the phone number to Consumer's Choice and all of the "codes and file numbers" that I had been given in all of my previous phone calls with everybody. He promised me that this case would be accelerated to the case worker who would contact Consumer's Choice and I would hear from someone in 3 to 5 days. NO ONE has called.

This is not all of the phone calls...just the highlights. I have actually been put on hold for over 15 hours during this fiasco. After all of this....I called the SC Insurance Commissioner's office a few days ago. I could not believe it when the lady told me....."Sorry...this is a federal matter and we can't do anything for you...Good luck!" She didn't offer any phone numbers or contact person that might be able to help me.

So now I am asking for your help. All I want is the insurance I signed up for and was approved for at the price I was approved to receive. I am supposed to receive Consumer's Choice Gold 2 Healthcare at a price of \$646.58 per month for me and my husband. I don't care how they do it....I just want it done. My husband has already had to be hospitalized and we can't get the insurance straight to pay on his bills. I have been unable to purchase medicine because I can't get the insurance straight on my prescription benefits. This is a nightmare.....and I don't know where to turn next. I have been told **"it's not our problem"** and **"we will call you in 3 to 5 days"** until I don't know what to do. I have been paying Consumer's Choice a premium payment of \$646.58 each month which is what I signed up for originally. But I am still being billed for the \$1375.20 each month which is the premium for the incorrect coverage at the incorrect price. So right now I'm showing over \$3000 as a past due amount.

I know this is not how the new Healthcare insurance program was designed...it was supposed to help the people. So please help me. I can be reached by phone at 843-992-9835 anytime.



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