

New HMO

By Mike Harris

Predator and Creditor seem to be connected and require due diligence. When receiving help, follow the money, accepting one's help often has a string attached to it.

When I came to Denver my eastern HMO did not cover me for this area. Without thinking I called A.A.R.P. and asked for some help. They sent a representative who proceeded to enroll me in a new HMO. Not all HMO's are equal. The one in which I found myself enrolled was absolutely wrong for me. I did not do due diligence, did not ask around what other HMO'S might be available, did not ask the representative if she was being paid for signing me up, just signed myself into a real mess.

After waiting three weeks to be assigned a primary physician and being turned down twice I was finally assigned to a doctor. At our first interview she was dressed as if going to a party, pretty blouse with too much cleavage showing, skirt just above the knees, but maybe she was going to a party? Mike, judge not! She is a human and a doctor to boot, and is entitled to a private life.

The next three visits were with specialists, eyes, dermatologists, oncologists. On the fourth HMO visit, which was with my primary physician, she told me that she had not yet digested all the information that the specialists had forwarded and would call to let me know how we could proceed with my personal well-being.

After a couple of weeks, when the mountain did not come to Mohammed, it was time for Mohammed to go to the mountain, where I was informed that skin and cancer specialists were in agreement that the apparent melanoma on my right leg should be excised. Again I did not do my due diligence. With surgery impending I did not ask for a second opinion, so there is no one to blame except me when things went wrong. Hind sight has 20/20 vision; foresight is clouded by emotion. Suffice to say within a little over a month, after four operations I was so debilitated that I was barely just hanging onto life.

So the above experience was something I learned the hard way, and will try hard not to forget to do due diligence!