



Sweating Teenager Turns Into Prom Prince

Challenge: A 16-year old male dependent had a rare congenital problem with excessive sweating from his hands and feet. He was unable to use a computer because he would be shocked. As a teenager, he struggled with this socially unacceptable problem.

A new surgery to correct the problem emerged. The surgery involved deflating the boy's lungs, snipping a nerve behind the lung and then re-inflating the lungs. Cost was estimated at \$25,000 with a projected 2-day hospital stay.

The boy's family and the employer wanted to cover the surgery, however the reinsurance carrier felt it was experimental and would not cover it.

Objective: Provide necessary documentation to get carrier to approve the surgery.

Strategies: MBP Inc. researched the medical history of the surgery, obtained professional opinions from multiple carriers and presented the information to the reinsurance carrier.

Result: Through the intervention of MBP Inc., the carrier approved the surgery.

Complications followed the surgery when one of the boy's lungs would not inflate. The two day hospital stay turned into eight days. The \$25,000 projected cost exceeded \$65,000. The reinsurance carrier covered the procedure.

The surgery not only corrected the boy's hands, but as an added bonus, his feet as well. This surgery changed his life. The following spring he was elected to Prom Court.