

# People

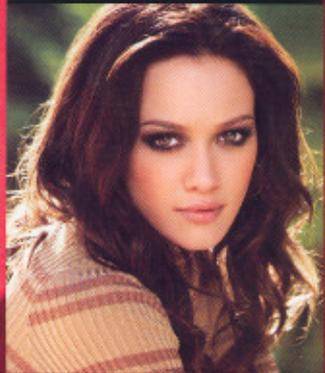
# World's Richest Teens!



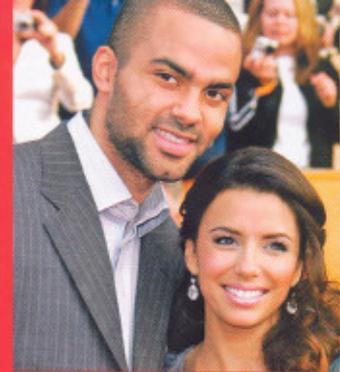
DANIEL RADCLIFFE  
**\$50**  
MILLION  
PAYCHECK

WHO'S SPLURGING,  
WHO'S SAVING AND WHO'S  
STILL ON AN ALLOWANCE

**HILARY DUFF**  
\$12 Million a Year



**DAKOTA FANNING**  
\$3 Million a Movie



**EVA & TONY**  
Fantasy  
Wedding



**RACHAEL RAY**  
Not Divorcing



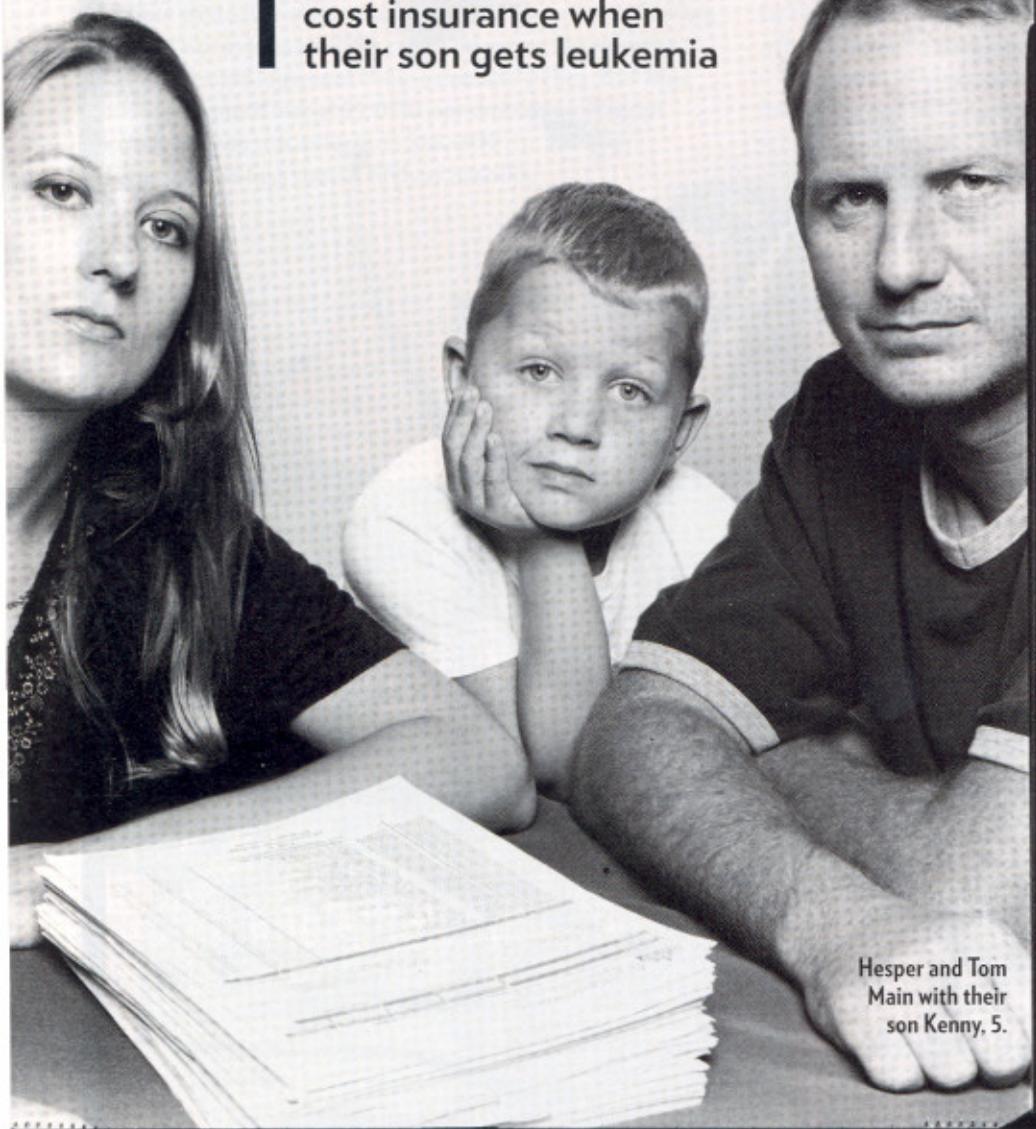
**BLACKMAIL**  
OF A BEAUTY  
QUEEN

\$3.49US \$4.79CAN 30>

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## KENNY MAIN

A Florida family learns the high price of low-cost insurance when their son gets leukemia



Hesper and Tom Main with their son Kenny, 5.

The Main family of Port Charlotte, Fla., learned the hard way that you get what you pay for. Struggling to find insurance coverage for a family of four on Tom Main's \$40,000 salary as an electrician, his wife, Hesper, 29, spotted a poster on a telephone pole. "It was right there," she says. "Affordable health care for the self-employed."

In November '05, an insurance company rep visited the Mains, "talking 100 miles a minute," says Hesper. The couple chose the Basic Hospital Medical Surgical Expense Plan for \$227 a month.

Then the Mains's son Kenny, 5, was diagnosed with acute lymphocytic leukemia. The company, MEGA Life and Health Insurance, has paid roughly \$45,000 toward Kenny's first 17 hospital visits, and "that's pretty much what they're going to pay," says Hesper. "The rest of the expenses are out of pocket, and last time I looked, it was \$500,000."

Critics call this kind of undercoverage "junk insurance," but MEGA Life maintains a comprehensive policy with another company could cost \$12,000 a year and insists the Mains knew exactly what they were getting. Though considering bankruptcy, the Mains are grateful Kenny is in remission. "I thought I understood what we were getting," says Tom. "Obviously, I didn't."

**COVERAGE DENIED**

## IF IT HAPPENS TO YOU

- **DON'T PANIC** Insist on a letter from your insurer explaining their denial. "This will lay out the battle you must fight," says attorney Scott Glovsky, who has represents hundreds of patients in suits against insurers.
- **ACT QUICKLY** Get a letter from your doctor detailing why the treatment is medically necessary; ask your doctor to write and call the insurance company, too.
- **MAKE A CASE** Appeal in writing to your insurance

company, attach your doctor's letter and demand an immediate response.

- **KEEP RECORDS** File a complaint with a state Department of Insurance; send a copy to your insurer.
- **BE PERSISTENT** Seek legal advice if you're not successful. "Never accept any denial as final," says Glovsky. To learn your rights go to [unitedpolicyholders.org](http://unitedpolicyholders.org).