

Staring Down Aetna

BY ELIOT DAUGHTRY

IN MID 2014, THE COLLEGE I TAUGHT AT WAS SOLD TO A COMPANY THAT RAN A CHAIN OF SCHOOLS.

I WAS TEACHING A LOT, USUALLY 3 OR 4 CLASSES EACH TERM

IT WAS A LOT OF HOURS AND A LOT OF STRESS



TECHNICALLY I WAS PART TIME, BUT I WAS WORKING SO MANY HOURS THAT I WAS OFFERED COMPANY HEALTH INSURANCE.

MY PERSON AND I RESEARCHED THE OPTIONS AND WE DECIDED TO GO WITH AETNA

THEIR WEBSITE SAYS THEY COVER TRANSGENDER CARE

MY GRANDFATHER WORKED FOR THEM



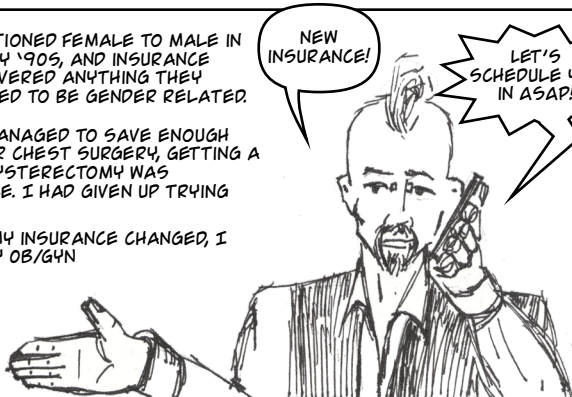
I TRANSITIONED FEMALE TO MALE IN THE EARLY '90S, AND INSURANCE NEVER COVERED ANYTHING THEY CONSIDERED TO BE GENDER RELATED.

WHILE I MANAGED TO SAVE ENOUGH MONEY FOR CHEST SURGERY, GETTING A NEEDED HYSTERECTOMY WAS IMPOSSIBLE. I HAD GIVEN UP TRYING

SO WHEN MY INSURANCE CHANGED, I CALLED MY OB/GYN

NEW INSURANCE!

LET'S SCHEDULE YOU IN ASAP!



AT THE APPOINTMENT, WE WENT OVER THE ATTEMPTS TO GET THE HYSTERECTOMY DONE.

IT'S THE 4TH ATTEMPT.

PELVIC PAIN. THIS IS MEDICALLY NECESSARY. WHAT HOSPITAL DO YOU WANT TO USE FOR THE PROCEDURE?

SO TIRED OF BEING IN PAIN

AETNA COVERS IT NOW

IT TOOK ANOTHER 6 MONTHS TO ARRANGE TIME OFF FROM WORK.

WE PLANNED FOR ME TO HAVE SURGERY BETWEEN THE SLOW SUMMER TERMS.

THAT'S THE PLAN

THE HR DEPARTMENT APPROVED MY FMLA LEAVE REQUEST, AND I CONTACTED AETNA. THE SURGERY REQUIRED PRIOR APPROVAL AND I WANTED NO SURPRISES

IT TOOK A LOT OF EFFORT TO COORDINATE BETWEEN ALL 3 DEPARTMENTS TO MAKE SURE MY CLASSES COULD BE COVERED.

A WEEK BEFORE SURGERY WAS PLANNED, I GOT A CALL FROM AETNA.

3 WEEKS MAX?

GOTTA TAKE THIS CALL

HELLO MR. DAUGHTRY, THIS CALL IS ABOUT YOUR REQUEST FOR PRE-DETERMINATION

YES?

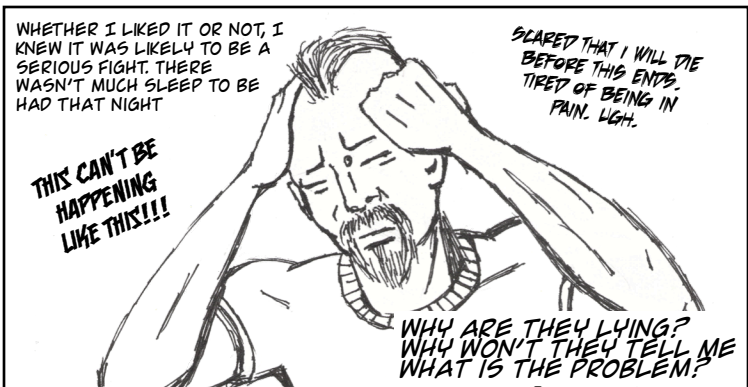
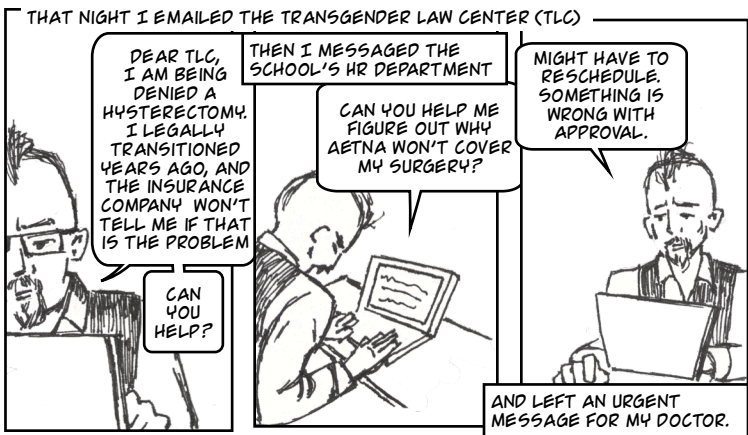
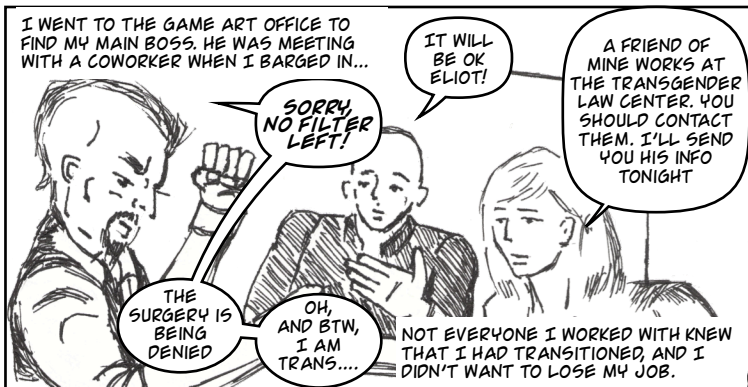
AETNA HAS DETERMINED THAT YOUR REQUESTED PROCEDURE DOES NOT QUALIFY FOR COVERAGE.

WHAT !?!

WHY IS THIS BEING DENIED?

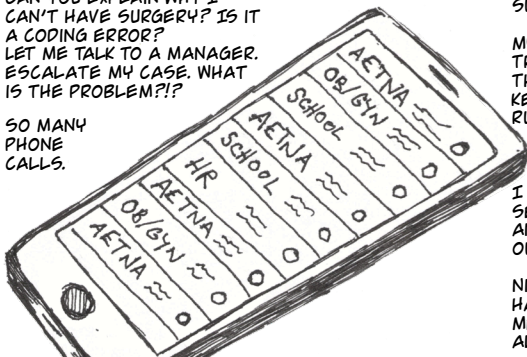
I HAVE NO FURTHER INFORMATION. HAVE A GOOD DAY MR. DAUGHTRY

CLICK.



CAN YOU EXPLAIN WHY I CAN'T HAVE SURGERY? IS IT A CODING ERROR? LET ME TALK TO A MANAGER. ESCALATE MY CASE. WHAT IS THE PROBLEM?!?

SO MANY PHONE CALLS.



WE HAD TO CANCEL THE SURGERY APPOINTMENT.

MY DOCTOR'S OFFICE TRIED TO FIND OUT WHAT THE PROBLEM WAS, BUT KEPT GETTING A RUNAROUND.

I STARTED HAVING SEVERE PANIC ATTACKS AND TIME WAS RUNNING OUT ON MY LEAVE.

NIGHTMARES ABOUT HAVING CANCER WOKE ME UP IN COLD SWEAT ALMOST EVERY NIGHT.

THIS WASN'T THE FIRST TIME IN MY LIFE THAT I HAVE FACED BEWILDERING DISCRIMINATION. IT WAS THE FIRST TIME THAT I DID SO WITH SUPPORT FROM FRIENDS AND FAMILY

WHO ARE MY FRIENDS?

WHO ARE MY ENEMIES?

WHO CAN I TRUST?

AETNA SUCKS. I DON'T TRUST HR EITHER

I LOVE YOU! AND...

THE DOCTOR IS FIGHTING FOR YOU, AND YOUR COWORKERS ARE ALL CONCERNED. WE WILL GET THROUGH THIS TOGETHER.

WHEN I HEARD BACK FROM THE TRANSGENDER LAW CENTER, I STARTED TO HOPE THAT I HAD MORE HELP THAN EXPECTED.

WE BELIEVE THAT AETNA IS VIOLATING THE AFFORDABLE CARE ACT, WHICH PROHIBITS THIS KIND OF DISCRIMINATION IN HEALTHCARE.

LET'S MEET TO DISCUSS YOUR CASE. PLEASE MAKE NOTES FOR US ON ALL COMMUNICATIONS YOU HAVE WITH THEM

OK, BUT I AM ALMOST OUT OF LEAVE AND FIGHTING THIS IS TAKING ALL MY TIME AND RESOURCE

THERE WERE ALMOST NO RESOURCES TO HELP WHEN I FIGURED OUT BEING TRANSGENDER IN THE 90S, AND I ALMOST DIED SORTING IT OUT.

THE ASSISTANT DIRECTOR OF THE GAME PROGRAM STARTED CALLING ME ALMOST EVERY DAY TO CHEER ME UP.

I CAN'T READ CODE - IT LOOKS LIKE DANCING LETTERS ON THE SCREEN.

MY HEAD'S EXPLODING!

WELL, YOU STILL HAVE A JOB WAITING, JUST TAKE CARE OF YOURSELF.

THE NEW OVERLORDS ARE AWFUL ANYWAY.

EVERY DAY WAS WORSE THAN THE ONE PRIOR. I STARTED LOSING WEIGHT AND FOCUSING ON ANYTHING WAS REALLY HARD.

THE HASTY MEETING WITH TLC STARTED A LOT OF ACTION. WITH MY FMLA RUNNING OUT, BUT NO END TO THE FIGHT OBVIOUS, THEY PUT ME IN TOUCH WITH A PSYCHOLOGIST ON STAFF.

WE THINK YOU HAVE A VALID DISCRIMINATION CASE.

I CAN'T FIGHT THIS AND WORK AT THE SAME TIME.

I WILL LOSE MY INSURANCE IF I DON'T GO BACK TO WORK.

I WILL MEET WITH YOU NEXT WEEK.

MAYBE SHORT TERM DISABILITY?

THE PHONE CALLS AND EMAIL CONTINUED WHEN TLC'S STAFF PSYCHOLOGIST RETURNED, SHE EVALUATED ME. IT WAS KIND, BUT HARD.

OK

NOT OK

YOU HAVE PTSD*.

I AM WRITING YOU OUT ON SHORT TERM DISABILITY.

I DON'T DO THERAPY, BUT YOU NEED A TRAUMA SPECIALIST.

I CAN HELP WITH THAT.

*POST TRAUMATIC STRESS DISORDER

SHORT TERM DISABILITY WAS APPROVED, AND I KEPT TRYING TO FIND OUT WHY AETNA KEPT DENYING REQUESTS FOR COVERING MY HYSTERECTOMY.

NOTHING GOT A RESPONSE. PHONE CALLS AND EMAIL WERE DEAD ENDS.

I STARTED SHAKING ALL THE TIME FROM THE STRESS.

I CAN'T SLEEP AND I CAN'T STOP HEARING THE AETNA REP LAUGHING AT ME

AND I WENT BACK INTO THERAPY TO TRY TO GET THE ANXIETY BACK UNDER CONTROL

THIS TIME IT REALLY IS DIFFERENT. MY NEW THERAPIST IS ALSO TRANS, AND WORKS WITH A NEW TREATMENT CALLED EMDR*. HE ISN'T A GATEKEEPER STANDING BETWEEN ME AND ACCESS TO CARE

THESE BUZZERS ALTERNATE FROM SIDE TO SIDE WHILE WE REVISIT POINTS OF TRAUMA

IT CHANGES HOW YOUR BODY AND BRAIN PROCESS THE MEMORIES

* EYE MOVEMENT DESENSITIZATION AND REPROCESSING

OK

EMDR WORKS WELL FOR PTSD

THE HR DIRECTOR FOR THE SCHOOL WAS NOT THRILLED ABOUT THE SHORT TERM DISABILITY, AND STARTED PRESSURING ME ABOUT MY RETURN TO WORK.

MEANWHILE I WROTE UP MY HISTORY OF SURGERY DENIALS AND NOTES FOR MY OB/GYN TO USE TO APPEAL THE DECISION.

I SENT COPIES OF MY DOCUMENTATION TO TLC'S LAWYERS, AND IN GOOD FAITH, TO MY HR DIRECTOR, ALONG WITH AN UPDATE AND ANOTHER REQUEST FOR HELP

A FEW DAYS LATER A LETTER ARRIVED FROM AETNA

NO NO NO

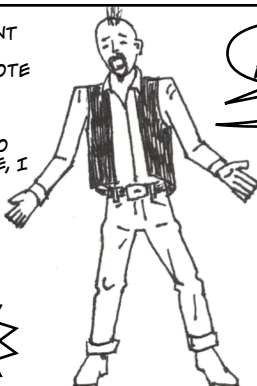
IT WAS NOTICE THAT MY SECOND LEVEL APPEAL HAD BEEN DENIED. EXCEPT I HADN'T FILED IT.

MY HR DIRECTOR HAD SENT MY DOCUMENTATION TO AETNA, ALONG WITH A NOTE ASKING FOR THEM TO EXPLAIN THE DENIAL.

AETNA STILL OFFERED NO EXPLANATION. IN A RAGE, I TOOK TO TWITTER, DEMANDING AN ANSWER.

AND I GOT ONE.

STOP TRYING TO KILL ME!!!



I CAN'T TRUST MY HR DEPARTMENT!

DISCRIMINATORY LIARS!

AETNA'S SOCIAL MEDIA GROUP SENT ME THE HEALTH PLAN DOCUMENT. I HAD REQUESTED THIS FROM MY HR DEPARTMENT REPEATEDLY.

HIDDEN DEEP IN THE FINE PRINT WAS A PLAN EXCLUSION FOR ALL TRANSGENDER CARE

I GOT IN TOUCH WITH A FRIEND FROM COLLEGE, WHO WROTE AN EPIC ARTICLE ABOUT MY FIGHT FOR LOCAL MEDIA. BEFORE IT COULD BE PUBLISHED, IT HAD TO BE FACT CHECKED.

ALL OF A SUDDEN, I HAD A SPECIAL REPRESENTATIVE ASSIGNED TO MY CASE.

THE ARTICLE CHANGED THE STAKES FOR AETNA

THE TRANSGENDER LAW CENTER CONGRATULATED ME FOR EFFECTIVE SELF ADVOCACY



WE HAVE THIS!

3 MONTHS AFTER I STARTED FIGHTING AETNA, I GOT A CALL FROM MY SPECIAL REP SURGERY WAS APPROVED.

AETNA LOST. I WON.

MY OB/GYN CALLED MINUTES LATER. SURGERY HAPPENED THE NEXT WEEK

POST- SURGERY I RECOVERED PHYSICALLY FROM THE HYSTERECTOMY QUICKLY, BUT THE FIGHT WITH AETNA HAD TAKEN EVERYTHING I HAD TO WIN.

MY THERAPIST BECAME CONCERNED THAT I WASN'T RECOVERING ON AN EXPECTED TIME FRAME.

THE REASON WAS MORE COMPLICATED THAN EITHER OF US EXPECTED

I WANT YOU TO CONSIDER MEDICATION

WHY AM I TASTING ALUMINUM FOIL?

I DON'T WANT TO USE MORE THAN CANNABIS

I DON'T UNDERSTAND WHY EVERYTHING IS SO INTENSE ALL THE TIME AND I CAN'T CONTROL IT



FOR MONTHS I HAD COMPLAINED ABOUT PROBLEMS WITH LIGHT AND SOUND. EVERYTHING WAS TOO BRIGHT, TOO LOUD.

MY STARTLE REFLEX WENT HAYWIRE, AND NORMALLY COMFORTABLE CLOTHES WERE SCRATCHY.

WHEN I GOT UPSET OR CONFUSED, ESPECIALLY IN UNFAMILIAR SPACES, I STOPPED BEING ABLE TO SPEAK.

MAYBE IT ISN'T JUST PTSD?

WHAT IS WRONG WITH ME???

WE DID THIS WITH FIGURING OUT MY HEALTH, LET'S LOOK AT WHAT HAS HAPPENED TO YOU AND WHAT IS MAKING THIS HARD.



GROWING UP, I STARTED READING BEFORE I WAS 2 YEARS OLD. MY VOCABULARY EXCEEDED MOST ADULTS I KNEW BEFORE I TURNED 8.

IT DIDN'T KEEP ME OUT OF SPECIAL EDUCATION LABS. BUT WHEN I MOVED TO A NEW SCHOOL IN 4TH GRADE, I WAS COGNITIVELY TESTED, AND WAS PLACED IN A "GIFTED" PROGRAM.

AT THE TIME IT JUST MEANT I WAS ANOTHER NERD TO BE MOCKED AND BULLIED.

I DIDN'T NEED TO BE TOLD I WAS DIFFERENT.

IS IT POSSIBLE I'M AUTISTIC?

I HAVE HAD AT LEAST 3 BURNOUTS LIKE THIS BEFORE. DAMMIT.



CAN I EVEN TELL WHERE THE AUTISM BEGINS AND THE PTSD ENDS?

DOES IT MATTER?

WHAT DOES IT EVEN MEAN THAT I'M AUTISTIC?

MY SISTER TOLD ME THAT THE CURRENT TERM FOR THE KIND OF STUDENT I WAS IS "TWICE EXCEPTIONAL".

ADULT DIAGNOSIS IN THE STATES IS EXPENSIVE, AND THERE ISN'T REAL SUPPORT OR MUCH UNDERSTANDING.

LEARNING ABOUT AUTISM AND OTHER FORMS OF NEURODIVERGENCE, AND FINDING OTHERS WITH SIMILAR EXPERIENCE MADE ME RECONSIDER MY PERSONAL NARRATIVE OF WHO AND WHAT I AM.



IN 1994, THE SAME YEAR I TRANSITIONED FEMALE TO MALE, THE MAIN PSYCHIATRIC DIAGNOSTIC MANUAL, THE **DSM-IV** ADDED ASPERGER SYNDROME AS A DISORDER.

IN 2013, THE **DSM-V**, MERGED ASPERGERGERS INTO THE AUTISM DIAGNOSIS, WHICH PISSSED OFF A LOT OF PEOPLE THAT DIDN'T WANT TO BE ASSOCIATED WITH WHAT MANY STILL ONLY UNDERSTAND TO BE A DEVELOPMENTAL DISABILITY, INSTEAD OF NEUROLOGICAL DIFFERENCES THAT CAN BE EXPLAINED.



I HEAR AND SEE THINGS YOU DON'T. I CAN FEEL THINGS YOU DON'T.

AND I CAN TASTE STUFF YOU DON'T IN YOUR FOOD.

IT MAKES ME FEEL CRAZY WHEN YOU TELL ME I CAN'T POSSIBLY DO THAT

THE NEURODIVERGENT COMMUNITY DOESN'T TALK ABOUT THINGS THE WAY THE MEDICAL COMMUNITY DOES

WHILE I WAS OUT ON DISABILITY, THE SCHOOL I WORKED FOR FELL APART. THE COMPANY THAT BOUGHT THE SCHOOL ALIENATED MOST OF THE FACULTY, AND REPLACED ALL THE ADMINISTRATION.

WHEN MY DISABILITY RAN OUT, I STILL WASN'T READY TO RETURN TO WORK.

NOT ONLY WAS THE PTSD BARELY MANAGEABLE, BUT NOW I ALSO NEEDED TO FIGURE OUT HOW TO MANAGE THINGS RELATED TO BEING AUTISTIC, SO I COULD MANAGE THE PTSD BETTER.

I STILL CAN'T READ COMPUTER CODE

DON'T PUT ME BACK IN THE WIND TUNNEL ROOM



THE COMPUTER FANS ARE SO LOUD AND THE ROOM IS SO HOT ALL THE TIME

I CAN'T COME BACK TO WORK. SORRY, IT ISN'T GOING TO HAPPEN NOW



I NEVER EXPECTED THAT I WOULD BE BETRAYED BY MY OWN COMPANY'S HR DEPARTMENT OVER SUCH AN OBVIOUS DISCRIMINATORY EVENT.

BUT I NEVER GOT BETTER SUPPORT FROM MY SUPERVISORS AND COWORKERS AND MOST OF THEM WERE FIGHTING TO KEEP THEIR OWN JOBS AND TRYING TO FIGURE OUT WHAT TO DO NEXT.

NONE OF IT WOULD HAVE MATTERED IF MY PERSON WASN'T HELPING ME THOUGH.

BETWEEN THE PTSD STORMS AND AUTISTIC FITS THAT CIRCUMSCRIBED MY LIFE, IT IS AMAZING I DID NOT END UP HOMELESS, LIKE A LOT OF PEOPLE WITH NEUROLOGICAL CHALLENGES DO.

I DISTRUST BUREAUCRATIC
GIANTS LIKE AETNA.

THEY SLICE AND DICE EVERYTHING
TO KEEP ANYONE FROM HAVING TO
CARE ABOUT ANYTHING,
DEHUMANIZING ALL OF US.

THEIR SYSTEMS ARE DESIGNED
FOR DISCRIMINATION, CRUEL AND
LIFE THREATENING FOR ANYONE
WHO DOESN'T CONFORM TO THEIR
MODEL OF HEALTH AND WEALTH.

BEING AUTISTIC, I MISSED THE
CUES THAT I WAS BEING GASLIT,
AND I TRUSTED THAT I WAS TOLD
THE TRUTH WHEN I WASN'T.



WHY DO
PEOPLE THINK
HEALTHCARE SHOULD
NOT BE A RIGHT?

MY HEALTHCARE IS BETTER UNDER
CALIFORNIA'S PUBLIC SYSTEM
THAN WITH ANY PRIVATE SYSTEM
INSURANCE I EVER HAD.

IT'S THE FIRST TIME I'VE HAD
BASIC THINGS COVERED WITHOUT
HAVING TO WORRY ABOUT THE
TRANSGENDER DISCRIMINATION
THAT MEANT NO HEALTHCARE AT
ALL.

IT STILL DOESN'T COVER MY
TREATMENT FOR PTSD OR ANY
AUTISM RELATED ISSUES.

IRONICALLY, MY TRANSGENDER
RELATED CARE ISN'T THE MAIN
PROBLEM ANYMORE

DEALING WITH AUTHORITY
SHAPING YOUR EXISTENCE IS
TERRIFYING. BUT WHEN YOUR
EXISTENCE IS THREATENED,
DON'T LET THE FEAR
OVERCOME YOUR NEED TO
SURVIVE!

SOMETIMES IT IS JUST
STUPID STUFF THAT BIG
COMPANIES SCRIPT TO KEEP
YOU DOWN, AND TO MAKE
THEIR BOTTOM LINE
PROFITABLE.

IT HAS NOTHING TO DO WITH
YOU, OR ME, OR ANYONE
PERSONALLY.

