The Honorable Barbara J. Rothstein 1 2 3 4 5 6 7 UNITED STATES DISTRICT COURT WESTERN DISTRICT OF WASHINGTON 8 AT SEATTLE 9 GERALD JACKSON, ROSLYN JACKSON, 10 DEAN MELLOM, JON PERRIN AND JULIE NO. 2:19-cv-01281-BJR PERRIN, individually and on behalf of all 11 others similarly situated, 12 Plaintiffs, **DECLARATION OF DEAN** 13 MELLOM IN SUPPORT OF PLAINTIFFS' MOTION FOR 14 v. DEFAULT JUDGMENT OR, IN THE 15 ALTERNATIVE, FOR SUMMARY THE ALIERA COMPANIES, INC., a Delaware **JUDGMENT** corporation; ALIERA HEALTHCARE, INC., a 16 Delaware corporation; TRINITY 17 HEALTHSHARE, INC., a Delaware corporation, 18 Defendants. 19 20 I, Dean Mellom, declare under penalty of perjury according to the laws of the State 21 of Washington and the United States that: 22 1. I am a named Plaintiff in this action. I have personal knowledge of the facts 23 stated below. 24 25 26 SIRIANNI YOUTZ DECLARATION OF DEAM MELLOM - 1

[Case No. 2:19-cv-01281-BJR]

SPOONEMORE HAMBURGER PLLC

3101 Western Avenue, Suite 350 SEATTLE, WASHINGTON 98121 Tel. (206) 223-0303 Fax (206) 223-0246

- 2. I originally enrolled in an AlieraCare Value plan with Unity Healthshare on January 1, 2018. I paid \$310.80 monthly for that plan, beginning in January 2018. Aliera charged my credit card account directly each month for the payment.
- 3. In the fall of 2018, I needed nasal surgery. I spoke to an Aliera representative named Leticia for pre-authorization who advised that I should change my plan to a more expensive one so that my surgery would be covered. I was encouraged to switch to a more expensive AlieraCare/Trinity Premium plan.
- 4. Based on the representations that I would have coverage for my surgery and other healthcare expenses if I changed my plan, I agreed to switch it to the AlieraCare/Trinity Premium plan effective October 1, 2018. I agreed to pay \$473.88 per month for this plan. Aliera directly debited my bank account each month for that amount. Had the representative not advised that my surgery would be covered if I changed my plan, I would not have agreed to change it, and I would have sought alternative insurance.
- 5. I received a membership card and an AlieraCare Premium Member Guide in the mail. A true copy of the member card is *Exhibit A*.
- 6. My health care provider requested authorization for the surgery in November 2018, but Aliera refused to authorize it, claiming it was for a "pre-existing condition." Attached as *Exhibit B* is a true copy of the letter denying authorization. I appealed that decision but never received a response from Aliera on the appeal. Attached as *Exhibit C* is a true copy of my appeal. I was unable to pay for the surgery out of pocket, and because Aliera refused to authorize it, I was unable to have the needed surgery.
- 7. After Aliera refused to cover my medical expenses, I realized that the plan was a scam. I canceled my membership, effective April 30, 2019. I paid a total of \$3,317.16 for the seven monthly payments I made for the Aliera/Trinity plan plus \$125 in one-time up-front fees.

8. The remedy I seek through this litigation, on behalf of Trinity/Aliera members, is the choice of either rescission (a return of the monthly payments submitted for the unauthorized and illegal insurance) or reformation (payment of unpaid medical expenses as if the illegal health plan complied with minimum state insurance requirements). I choose the remedy of rescission, and seek payment of my \$3,442 in monthly payments and up-front fees, along with pre-judgment interest and any penalties that the Court may award pursuant to the Consumer Protection Act violations

DATED: November 2, 2021, at Stanwood, Washington.

Dean Mellom

1	CERTIFICATE OF SERVICE
2	I hereby certify that on November 4, 2021, I caused the foregoing to be
3	electronically filed with the Clerk of the Court using the CM/ECF system, which will send notification of such filing to the following:
4	Jay Angoff
5	jangoff@findjustice.com • Curt Roy Hineline
6	chineline@bakerlaw.com, jmenk@bakerlaw.com, lknox@bakerlaw.com,
7	jbaxter@bakerlaw.com • Samantha Lin
8	slin@myers-company.com
9	Cyrus Mehri
9	cmehri@findjustice.com, pleadings@findjustice.com
10	 James Raymond Morrison jmorrison@bakerlaw.com, dmadams@bakerlaw.com
11	Michael David Myers
12	mmyers@myers-company.com, tpak@myers-company.com,
13	pclifford@myers-company.com, slin@myers-company.com • Richard E. Spoonemore
	rspoonemore@sylaw.com, matt@sylaw.com, rspoonemore@hotmail.com,
14	stacy@sylaw.com, theresa@sylaw.com
15	I hereby certify that I have mailed by United States Postal Service the document
16	to the following non-CM/ECF participants, as well as electronically mailed to Katie Goodman:
17	The Aliera Companies Inc.
18	Aliera Healthcare, Inc.
	990 Hammond Dr. NE, Suite 700
19	Atlanta, GA 30328 • Assignee for The Aliera Companies, Inc., et al.
20	c/o Katie Goodman
21	Asset Recovery Associates Aliera, LLC
22	3155 Roswell Road NE, Suite 120 Atlanta, GA 30305
23	kgoodman@gggpartners.com
	DATED: November 4, 2021, at Seattle, Washington.
24	
25	<u>/s/ Eleanor Hamburger</u> Eleanor Hamburger (WSBA # 26478)
26	Email: ehamburger@sylaw.com
	SIRIANNI YOUTZ

CERTIFICATE OF SERVICE [Case No. 2:19-cv-01281-BJR]

SIRIANNI YOUTZ
SPOONEMORE HAMBURGER PLLC
3101 WESTERN AVENUE, SUITE 350
SEATTLE, WASHINGTON 98121
TEL. (206) 223-0303 FAX (206) 223-0246

Exhibit A





Effective Date: 10/01/2018 Plan ID: AlieraCarePrem

MSRA*: 7500

Primary: Dean D Mellom Primary ID: 672631663 Dependents:



Hospital: YES In-Patient: YES **Out-Patient: YES** ER: Verify Eligibility Specialty: Verify Eligibility

Additional Pharmacy

RX VALET 855-798-2538

Services Group: 2504 BIN #: 006053 www.MyRxValet.com PCN: SS ID: 2504415687

This participant and any listed dependents are Members of a Health Care Sharing Ministry recognized pursuant to 26 USC § 5000A(d)(2)(B) that does not engage in the business of insurance. Members make monthly contributions that are used to voluntarily pay each other's medical expenses based on a shared set of ethical or religious beliefs. *MSRA = Member Shared Responsibility Amount

Verify oligibility for payment: 644-457-7720





Mail claims forms to:

Aliera Healthcare Trinity P.O. Box 16818 Lubbock, TX 79490-6818

or EDI#: ALH01 | 1-800-252-3684

Member Services: 844-834-3456

Telemedicine: Pharmacy:

866-920-3627

Eligibility:

855-798-2538

844-457-7726

PROVIDER should verify eligibility before providing treatment or service 844-457-7728

AlieraCare

PCP: \$20 Urgent Care: \$20 Preventive: \$0 X-Ray Read Fee: \$25 ER: See Trinity

Trinity HealthShare

Specialty: \$75 Consult fee, Prem only, ER: Val MSRA | Plus \$500 | Prem \$300 Surgical Services*: Verify eligibility. Maternity: \$5000 max, Prem only.

Confirm specific services or urgent care at 844-457-7726

Visit multiplan.com or call 800-922-4362 for your PHCS

provider.

*Surgical benefits not available for the first 60 to 180 days, depending on AlieraCare Plan. Verify eligibility before receiving any surgical services.

www.alierahealthcare.com l www.trinityhealthahare.org

Exhibit B



Cascade Ear, Nose and Throat

Fax#: (360) 336 1674

November 9, 2018

Attn: Lori Suiter

Denial date: 11/08/18

Member Name: Dean D. Mellom

Member ID: 672631663

DOB: 12/21/1956

Called 11-12.18

Aliera Healthcare has received an authorization request for a Septoplasty and Submucous resection inferior turbinate, partial or complete (CPT- 30520, 30140) that is associated with DX (J34.2, J34.3, J34.89, J31.0). Upon review of the medical notes provided, a request for a Septoplasty and Submucous resection inferior turbinate, partial or complete, has been DENIED as of the 8th of November 2018.

Pre-existing conditions have a 24-month wait period before eligible for cost

If you need further assistance, please feel free to contact our office at (844) 834-3456. We will be glad to assist you.

Sincerely,

Tricia M Moore

Preauthorization Analyst

844.834.3456 ext. 7252

Aliera Healthcare Inc. 5901 Peacidrae Dunweady Rd., Suite 8-200, Atlanta, GA 30328 844-834-3456 Toli Free | 404-818-0602 Direct www.allerahealthcare com

Lori en 11-12.18

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Exhibit C



Send Us A Message

AlieraCare Premium (21404) Type Appeal / Grievance Message i upped my coverage because I was told by Adrian in your customer service to do so that I could get coverage for a sinus operation. This is not cosmetic it is needed. I had the Dr's office call and they were told no coverage because of pre-existing condition. I said that is against the law. You said because Aliera care is not insurance company. I sent in a complaint to the insurance commissioner he suggest i contact Attorney General.

Submit