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Kantor & Kantor, LLP Receives Favorable Decision in Eating Disorder Treatment Case

Kantor & Kantor LLP is pleased to receive a favorable decision from the Honorable Yvonne Gonzalez Rogers of the United States District Court for the Northern District of California in [*Jamie F. v. UnitedHealthcare Ins. Co.*](#), finding that United was wrong in denying benefits for Jamie's residential treatment.

The *Jamie F.* decision is notable because it reaffirms disapproval of the Optum Level of Care Guidelines for mental health previously articulated in *Wit v. United Behavioral Health*, No. 14- CV-02346-JCS, 2019 WL 1033730 (N.D. Cal. Mar. 5, 2019), *S.B. v. Oxford Health Ins., Inc.*, No. 3:17-CV-1485 (MPS), 2019 WL 5726901 (D. Conn. Nov. 5, 2019) and *Bain v. Oxford Health Ins. Inc.*, No. 15-CV-03305-EMC, 2020 WL 808236, at *10 (N.D. Cal. Feb. 14, 2020).

Jamie was a teenage college student when she relapsed with a severe eating disorder and was hospitalized at Stanford's Lucile Packard Children's Hospital. Following one week of hospitalization, her treatment team recommended Jamie continued with residential treatment. United denied benefits for residential treatment as not medically necessary pursuant to Optum Guidelines.

Jamie appealed and submitted four letters from her treating physicians at Stanford with their recommendation for residential treatment. United denied the appeal. The Court found that there is "no indication" that United "considered those opinions at all." Furthermore, the Court found that United's decisions relied on characterizations of Jamie's diagnosis, symptoms, and severity which "omitted or were at odds with the information in her medical records."

The Court found reasons to doubt the Optum Guidelines reflected generally accepted standards of medical practice, citing the "sweeping, comprehensive review by the court

in the *Wit* class action,” as well as the *S.B.* and *Bain* decisions, which uniformly held that the Optum Guidelines are inconsistent with generally accepted standards of medical practice. The Court also took issue with the Optum Guidelines which “nowhere mention or reference eating disorders.” In sum, the Court concluded Jamie was entitled to benefits for residential treatment and granted Plaintiff’s motion for judgment.

Jamie and her family are thrilled with the victory and the Court’s recognition of the medical necessity of Jamie’s residential treatment. “The decision marks continued progress in holding insurance companies like United accountable to apply accepted medical standards to coverage decisions in the best interests of patients like Jamie,” said Kantor & Kantor Partner Elizabeth Green.

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About Kantor & Kantor, LLP

Kantor & Kantor, LLP is one of the most experienced and highly respected law firms in the nation dealing with litigating insurance claims against insurance companies. We represent clients whose insurance companies have refused to pay claims. Our firm also has extensive experience with the complex appeals procedure and Federal Court litigation of ERISA matters. The attorneys and staff at Kantor & Kantor, LLP can help you challenge your insurance claim denial at any stage of legal process, including submitting the claim, drafting an appeal, filing a lawsuit, and pursuing an appeal after loss at trial.