

Insurer withholds payment for child's stolen walking braces

CBS Sacramento

A Roseville single mom says someone stole her daughter's walking braces out of her car. When she couldn't get her insurance company to pay up, she called Kurtis.

She's got medical insurance, car and homeowner's insurance and thought someone should cover it and help her out.

But she says no one did.

For two months, 2-year-old Avery has been without her special walking braces.

"Her feet are getting worse, every day they get worse," said Renee Knutson, Roseville resident.

Renee says she needs them to correct her flat feet.

"She was falling down a lot. It was pretty bad. She was running into walls," said Renee.

Thieves stole the braces out of Renee's car in December, braces that cost nearly \$800.

"It's just been a nightmare, I don't know how to explain it," she said. "It's been very crazy."

The single mom has medical insurance through Medi-Cal, and car and homeowner's insurance through MetLife.

But after two months, neither would replace the braces.

She says both MetLife and Medi-Cal said they wanted to make sure the other wasn't covering the loss.

"People pay insurance so that if something bad happens, they'll be made whole," said Amy Bach, executive director with United Policyholders.

Bach says MetLife should have covered little Avery's braces, then gone after Medi-Cal, the state's insurance program for low-income families, disabled and seniors, for the money.

"Don't make your customer wait while you duke it out with someone else, that's not right," said Bach.

CBS13 contacted MetLife. They wouldn't give specifics, citing privacy reasons, but in an email, tell us:

“... We do apologize for the delay in making the payment of this portion of her claim.”

“It would be a huge weight off my shoulders to get those back,” said Renee.

After we got involved, MetLife rushed her a check to cover the new braces.

Guess what? About the same time, Medi-Cal ended up covering new braces for Avery too.

They tell us their delay was not because they were waiting for

MetLife to get back to them but because Renee didn’t send in the proper documentation.

So now, Avery has new braces from Medi-Cal and mom Renee has that \$793.66 check from MetLife.

She’s contacted MetLife about returning that check.