

DECLARATION OF ANDREW ROWLES
PURSUANT TO 28 U.S.C. § 1746

I, Andrew Rowles, hereby declare as follows:

1. My name is Andrew Rowles. I live in Georgia and am over eighteen years of age.

I have personal knowledge of the facts stated in this declaration, and if called as a witness, I could and would competently testify to these same facts.

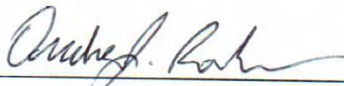
2. I am employed by Emory Healthcare as a Director, Patient Accounts. In my capacity as Director, Patient Accounts, I am knowledgeable about the processing of insurance claims for physicians affiliated with The Emory Clinic, an outpatient practice that is part of the Emory Healthcare system.

3. The Emory Clinic does not have a contract with either the American Financial Security Life Insurance Company ("AFSLIC") or Health Insurance Innovations ("HII"). Therefore, plans administered or underwritten by AFSLIC or HII, including their Accident & Sickness Hospital Indemnity Plan, would not cover any costs incurred by a patient for treatment by an Emory Clinic physician.

4. Douglas C. Morris and Stephen Clement are medical doctors affiliated with The Emory Clinic. An uninsured existing patient of doctors Morris or Clement would be billed \$232 for an office visit for treatment of a condition of low/moderate severity (medical billing code 99213), \$341 for an office visit for treatment of a condition of moderate/high severity (medical billing code 99214), and \$458 for an office visit for treatment of a more highly complex condition of moderate/high severity (medical billing code 99215).

I state under penalty of perjury that the foregoing statement is true and correct.

Executed on 6/5/2018, 2018.



Andrew Rowles