

# Gianelli & Morris Files Lawsuit Against Anthem Blue Cross Alleging Wrongful Denial of Medically Necessary MS Treatment

*The firm represents Callie McKay alleging Anthem wrongfully denied coverage for a stem cell transplant deemed medically necessary to treat multiple sclerosis.*

LOS ANGELES, CA, UNITED STATES,  
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EINPresswire.com/ -- Gianelli & Morris, a California law firm dedicated to representing policyholders in insurance disputes, has filed a lawsuit in Los Angeles County Superior Court

on behalf of Callie and Bethany McKay against Anthem Blue Cross Life and Health Insurance Company. The complaint alleges that Anthem wrongfully refused to cover medically necessary treatment for Callie, who suffers from multiple sclerosis.



Gianelli & Morris

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This case highlights the serious consequences when insurers fail to honor their obligations under California law and their own policies.”

*Robert Gianelli*

According to the lawsuit, Callie’s treating physician, a recognized specialist in the field, recommended a hematopoietic stem cell transplantation (HSCT) as the most effective treatment for her progressive and debilitating disease. The complaint alleges that, despite peer-reviewed studies and medical consensus supporting HSCT as a standard of care, Anthem repeatedly denied coverage on various grounds, including claims that the procedure was investigational and that the facility was not

authorized to perform it.

The complaint further alleges that Anthem’s grievance and appeal process failed to properly consider the medical evidence and was consistent with long-standing deficiencies previously cited by California regulators. Anthem’s denials, plaintiffs argue, forced Callie to pay out-of-pocket for the treatment in order to halt the progression of her disease.

The McKays are suing for breach of contract and breach of the implied covenant of good faith and fair dealing. They are seeking damages for loss of benefits, emotional distress, and punitive damages, claiming Anthem's conduct was carried out with conscious disregard of their rights.

"This case highlights the serious consequences when insurers fail to honor their obligations under California law and their own policies," said Robert Gianelli, partner at Gianelli & Morris.

The case is McKay v. Anthem Blue Cross Life and Health Insurance Company, Los Angeles County Superior Court, Case No. 25STCV25633.

#### About Gianelli & Morris

Gianelli & Morris is a Los Angeles-based law firm representing California policyholders in insurance denial and bad faith cases. The firm has successfully litigated against major insurance companies, securing coverage for policyholders and shaping insurance practices across the state.

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