

## COMMERCIAL INSURANCE CLAIM DENIAL

Insurance Company: Aetna Health Insurance

Claim Number: AET-2024-456782

Date of Notice: November 1, 2024

Subscriber: [SUBSCRIBER NAME]

Member ID: AET-456789012

## MEMBER INFORMATION

Subscriber Name: Robert Johnson

Date of Birth: 11/20/1985

Member ID: AET-456789012

Group Number: GRP-789456

Plan Type: PPO Plan

## CLAIM DETAILS

Date of Service: September 25, 2024

Provider Name: Out-of-Network Specialist Group

Provider NPI: 5556667778

Provider Specialty: Cardiology

Service Details:

- Date: 09/25/2024

Procedure Code (CPT): 93000 - Electrocardiogram, routine ECG with at least 12 leads

Diagnosis Code (ICD-10): I10 - Essential (primary) hypertension

Billed Amount: \$450.00

Allowed Amount: \$0.00

Patient Responsibility: \$450.00

- Date: 09/25/2024

Procedure Code (CPT): 99245 - Office consultation for a new or established patient

Diagnosis Code (ICD-10): I10, R06.02 - Hypertension, Shortness of breath

Billed Amount: \$650.00

Allowed Amount: \$0.00

Patient Responsibility: \$650.00

Total Claim Amount: \$1,100.00

Total Denied Amount: \$1,100.00

## DENIAL INFORMATION

DENIAL REASON CODE: OON-003

DENIAL REASON: Out of Network Provider - No Authorization

Explanation:

This claim has been denied because the services were rendered by an out-of-network provider, and no prior authorization was obtained for these services.

Your Aetna PPO plan provides coverage for out-of-network services only when:

1. Prior authorization is obtained from Aetna before receiving services
2. The services are determined to be medically necessary
3. An in-network provider is not available within a reasonable distance

In this case:

- The provider, Out-of-Network Specialist Group, is not in the Aetna network
- No prior authorization was requested or obtained
- There are in-network cardiologists available in your area
- The services could have been provided by an in-network provider

According to your plan documents, out-of-network services without authorization are not covered, except in emergency situations.

## COVERAGE ALTERNATIVES

We have identified the following in-network cardiologists in your area:

- Dr. Sarah Williams, Princeton Cardiology Associates (5 miles)
- Dr. Michael Chen, Central Jersey Heart Center (8 miles)
- Dr. Emily Rodriguez, Garden State Cardiology (12 miles)

To find more in-network providers, visit: [www.aetna.com/findadoctor](http://www.aetna.com/findadoctor)

Or call: 1-800-555-2468

## APPEAL INFORMATION

You may appeal this denial if you believe:

1. This was an emergency situation requiring immediate care
2. An in-network provider was not reasonably available
3. You were not informed that the provider was out-of-network

To file an appeal:

1. Submit within 180 days of this notice
2. Include medical records and documentation
3. Provide explanation of why out-of-network care was necessary

Mail to:

Aetna Appeals Department

151 Farmington Avenue

Hartford, CT 06156

Or submit online: [www.aetna.com/member/appeals](http://www.aetna.com/member/appeals)

END OF NOTICE