



Aetna
Aetna P.O. Box
3013 Mad Stop U12W Blue Bell
PA 19422-0763

Powell Gonzalez
54 Creek Street
Boston
MA

Dear Mr. Powell

Thank you for applying for a claim with Aetna Advantage Plans for Individuals, Families, and the Self-Employed. Your claim was for your condition of Ephysema which was causing periodic nosebleeds. This condition was diagnosed on January 10, 2018 and the procedure took place on April 15, 2018 under Dr. Rick Patel of the Massachusetts General Hospital. After careful review of your application, we are unable to offer coverage and have declined the claim for the following reason(s): On review of the test reports submitted, our medical experts deemed this condition to be self-inflicted based on your history of smoking heavily. This determination is based on review of your medical tests, conditions and associated treatment, which may include medications. This information may have come from your application, phone interview or medical records. You may want to apply again in the future. If you do, we will review your medical history. Medical factors that we did not review this time may be considered.

Although this claim is not eligible for an Aetna Advantage Plan for Individuals, Families and the Self-Employed, you may be eligible for coverage under the Massachusetts Health Insurance Risk Pool. Please contact the Massachusetts Health Insurance Risk Pool toll free at 1-888-398-3927 for enrollment and eligibility information. The hearing and speech impaired may call toll free at TDD 1-800-735-2989. You can also access information regarding this plan at their website <http://txhealthpool.org/>.

You may also contact the Foundation for Health Coverage at 1-800-234-1317 or visit their website at www.coverageforall.org.

You have the right to appeal our decision. You may submit a request for an appeal in writing.

Aetna Health Insurance