



Aetna

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

Powell Gonzalez  
54 Creek Street  
Philadelphia  
PA

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 a deviated septum, causing frequent nosebleeds and trouble breathing. This condition was diagnosed on May 10, 2020 and the procedure took place on August 10, 2020 under Dr. Amit Patel of the Philadelphia 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, this specific procedure of septoplasty did not meet the standard of being considered medically necessary and was deemed a cosmetic procedure. Our medical experts did not deem it medically necessary for your situation. This determination is based on review of your medical 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 Texas Health Insurance Risk Pool. Please contact the Texas 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](http://www.coverageforall.org).

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

Aetna Health Insurance