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1/4/23

To Whom It May Concern:

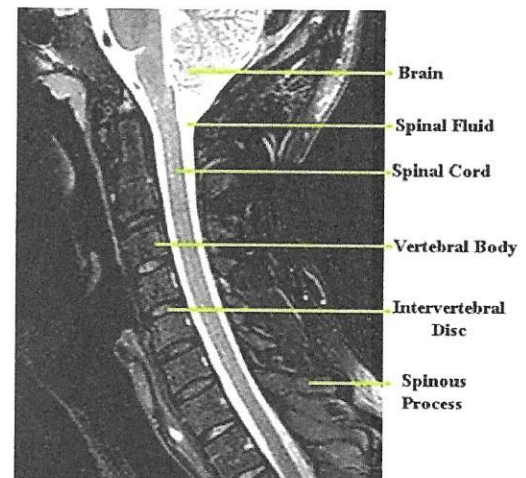
Re: Formal complaint against Ambetter/Peach State, and the group to which they have outsourced their pre authorization process, Turning Point, for BAD FAITH

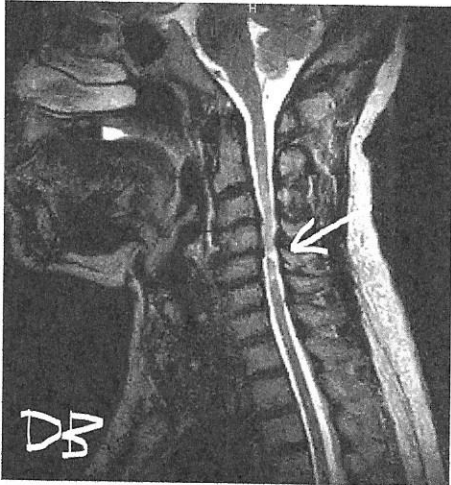
I am writing with the hope of starting an investigation for bad faith. I am using here an example where surgery is clearly indicated, and surgery was denied without specifying any reasons. The criteria used to approve or deny surgery are secret, arbitrary, and make no sense medically.

As noted in the attached documents, the surgery was approved on 1/3/23, and then denied on 1/4/23, not only with no explanation as to any medical justification, but with complete absence of any concern for the patient. Additionally, as our office would try to contact either Ambetter or Turning Point, speaking with a human is essentially impossible. Though we have requested a peer to peer review, care is again delayed, and even in cases that have peer review, the denial often persists for opaque reasons.

The indications/reasons for surgery in this case could not be more obvious. I will also assume that those reading this letter are not spinal surgeons, but the images included here tell the story. This case involves our patient DB who had a request for cervical spine decompression and fusion.

Normal MRI of cervical spine: you can see the spinal cord is surrounded by spinal fluid, with nothing touching the cord.





In the MRI of the patient in question, who has myelopathy (which is spinal cord dysfunction, in this case severe), the spinal cord is not only compressed, but has signs of bruising indicated by the arrow.

The only way the cord can have improved function is by removing the compression (but surgery was denied by Ambetter via Turning Point as their agent).

There is no situation where denial of care would be either acceptable or appropriate.

If Ambetter/Peach State and Turning Point have some criteria by which they are judging whether suggested care is appropriate, they should at least make these criteria public. That way I could explain to the patients affected by these arbitrary decisions that the administrators who wrote them know better than their personal doctor about what is best for their specific case. The denial letter mentions policy numbers OR-1012 and OR-1045 with no explanations.

Although in recent years, I have been less impressed that anyone at a governmental or regulatory level has any interest in protecting patients, I am hoping that maybe someone reading this would wonder how they would feel if DB happened to be their mother. In the meantime, please consider this as a formal request to investigate Ambetter/Peach State and Turning Point for Bad Faith. Or maybe I should thank Ambetter for teaching me that requesting surgery on patients with this insurance is simply a joke.

A handwritten signature in black ink, appearing to read 'Mark Wolgin'.

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cc: Med Assn of GA, Office of the Governor, Insurance Commissioner, AJC, Ambetter, and to pt DB