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National Committee for Quality Assurance (NCQA)

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To Whom It May Concern:

Assuming for the moment that you might have some interest in the issues I am confronting and that you might have some influence to effect change, I would like to make a formal complaint against Ambetter, their parent corporation Centene, and against their utilization review arm, Turning Point.

I have information on a webpage, including links to a formal complaint I have already made against them, at this address:

drwolgin.com/ambetter

While I am sure that they can hide behind their clinical policies, the net effect is that they obstruct the delivery of care to their covered patients. They entice providers like me to work with them, and entice patients to sign up for their insurance noting that they have many providers to choose from. However, there is one small detail to which they would never admit and clearly reflect my experience in trying to take care of patients with this coverage: Whether they admit such or not, they place every obstacle they can to obstruct actual delivery of care so that, while their covered patients technically have insurance, the coverage is in name only. From a practical standpoint as a provider, it's nearly impossible to get anything approved, and their denial letters are woefully inadequate in explaining why the denial was given (to allow me as a provider to be able to meet their criteria). This

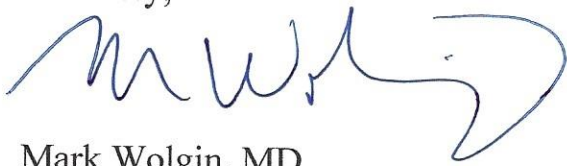
insurance product, while probably complying with the requirements for having clinical guidelines, is for all intents and purposes fake insurance.

I have been referred to make a complaint to your organization. I understand that insurers have clinical policies in place, and that Ambetter (and their parent corporation Centene) have been accredited by your organization. I am left wondering if your accreditation process is in any position to police what is essentially obstruction of caring for patients. Since the issue of “quality assurance” is right in your name, but I thought you might be interested in assuring the quality of the insurance products being sold here.

Maybe my best plan would be to share these my experiences broadly on social media platforms, so at least potential Ambetter consumers can know about the insurance they are purchasing, to help guide their expectations.

By the way, regarding the case illustrated on my webpage, in the last few days, we had a message from a man named Darryl at Ambetter saying that the case had been approved. He also asked why I didn't do another peer to peer, which is a ridiculous question since: 1) I didn't know that another peer to peer was an option and 2) I already did one with a past president of the North American Spine Society, and we agreed the plan was appropriate...only to be again denied...by a nurse. And, we have nothing in writing showing the case was approved. Based on my past experience with Ambetter, their promises have no credibility.

Sincerely,

A handwritten signature in blue ink, appearing to read 'M Wolgin', with a large, sweeping flourish at the end.

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cc: GA Insurance Commissioner, GA Governor's office, Med Assn GA.