

My name is Michael Wagner. I recently had an Aetna Medicare Advantage HMO plan. Carson Tahoe Healthcare decided that they would no longer accepted this HMO plan as in network and the medical plans does not allow you to see out of network doctors or use out of network medical facilities. Carson Tahoe has stopped accepting any Medicare HMO Plan except Senior Care Plus or Prominence Medicare which are not available through Via Benefits. Because I have diabetes I can not go back on a Medicare Supplement Plan either. The best that Via Benefits can offer me is a Medicare PPO plan which has all Carson Tahoe doctors and medical facilities as out of network. Carson Tahoe charges patients 50% of the total costs of their fees for being out of network. This is totally unacceptable insurance coverage which I am accepting for the rest of the year to see what Via Benefits offers for next year.

If nothing changes with the offers available at Via Benefits I would either have to move or apply for coverage with Prominence Medicare and stop getting insurance through Via Benefits. Via Benefits currently offers no insurance plan that offers real coverage in Carson City. No matter which plan you select you can not be in network with Carson City doctors and facilities. I know that not getting insurance through Via Benefits means that you forfeit your benefits through PBEP but there is no choice when real insurance is not available. Via Benefits offers no healthcare solutions for my situation.