

Patient FAQ - Non-Renewal with Aetna Medicare Advantage Plans

Effective August 15, 2026

GENERAL QUESTIONS

Q: Why is PearceMD leaving the Aetna Medicare Advantage network?

After careful consideration, PearceMD has made the difficult decision to NOT renew our participation with Aetna Medicare Advantage plans. This is due to increasing administrative burdens and ongoing reimbursement and coverage limitations that no longer allow us to sustainably provide the level of care our patients deserve. This was not a decision made lightly and we understand you may have many questions and reactions. Keep reading!

Q: When does this change take effect?

The change is effective August 15, 2026. After this date, PearceMD will no longer be in-network with any Aetna commercial plan. Any appointments before August 15, 2026 will not be affected and claims will be submitted as in-network to Aetna.

Q: Will PearceMD remain in-network with Traditional Medicare* (Part B)?

Yes. PearceMD remains in-network with Traditional Medicare (Part B). We also continue to submit claims to all Medicare secondary supplemental plans other than MaineCare. This change only affects Aetna Medicare Advantage plans.

Q: *What is the difference between a Medicare Advantage Plan, Traditional Medicare (Red, White, and Blue card - Parts A & B), and Supplemental Plans?

Traditional Medicare (Parts A & B) is your original government Medicare coverage — the red, white & blue card.

Medicare Advantage Plans are a commercial plan offered by private insurers like Aetna. It *replaces* Traditional Medicare entirely. Your Advantage plan's own network and coverage rules apply — not Original Medicare's.

Supplemental/Secondary Plans (also called Medigap) work alongside Traditional Medicare only — they do not work with Medicare Advantage. They cover costs that Traditional Medicare doesn't, such as copays, coinsurance, and deductibles.

Q: Does this apply to everyone in the office including Audiology, Speech Therapy?

Yes, this applies to all services provided at PearceMD including with our Audiologist Jenna, Speech Therapist Kate, PA Gillian Croteau, Dr. Pearce, and incoming Dr. Vasanth.

YOUR RIGHTS

Q: What are my continuity of care rights under federal law as an Advantage patient?

If you are currently undergoing an active course of treatment, federal law requires Aetna to provide you with a minimum 90-day transition period after August 15, 2026 if you qualify. During this time, Aetna cannot require prior authorization for your ongoing treatment, even though PearceMD will be out-of-network. Contact Aetna at the Member Services number on your insurance card to understand and exercise this right and to find out if you qualify.

Q: What additional protections do I have under Maine state law?

Under Maine's continuity of care law, Aetna must also notify you at least 60 days before your provider's last in-network day. From the date of that notice, you may have the right to continue care with PearceMD for at least 60 days at in-network cost-sharing rates. If you are in your 2nd trimester of pregnancy, this transitional period extends through delivery and directly related postpartum care. You must contact Aetna directly to determine and activate these protections.

Q: Do I qualify for a Special Election Period (SEP) to switch plans?

Because your provider is leaving the Aetna Medicare Advantage network, you may qualify for a Special Election Period (SEP) that allows you to switch Medicare Advantage plans outside of the normal enrollment period. For more information, call:

- 1-800-MEDICARE (1-800-633-4227), TTY: 711, available 24/7,
- Maine's free SHIP counseling service at 1-877-353-3771 (M–F, 8 AM–4:30 PM) to find out if you qualify.

YOUR OPTIONS

Q: Can I still come to PearceMD after August 15, 2026?

Yes, absolutely. You may continue receiving care at PearceMD as an out-of-network patient. We will provide you with a transparent price/price range before every visit, with payment due at the time of the visit. We will also provide necessary documentation (a superbill) for you to submit to Aetna towards potential out-of-network benefit reimbursement. Please contact Aetna to understand your specific out-of-network benefits before your visit.

Q: How much will visits cost if I stay with PearceMD out-of-network?

Probably not as much as you think! For all out-of-network Medicare Advantage patients, pricing is based on Traditional Medicare reimbursement rates set by the government each calendar year, not by our office. Pricing is set, transparent, and provided to you well before any visit. There are no co-pays or surprise bills later. Payment plans are available. Please contact our office to request specific pricing information, we are happy to help.

Did You Know? ~70% of our patients at PearceMD are out-of-network! We believe health decisions and visit length should be based on the doctor-patient relationship without third-party involvement. Therefore, we only contract with a few insurance companies.

Q: Will my referrals and ordered tests still go through my insurance?

Yes. If you stay with PearceMD, even though we will be out-of-network with Aetna Medicare Advantage, any orders we place for testing or services at other facilities (lab work, imaging, CT scans, specialist referrals, etc.) will still be processed through your insurance plan at those facilities. **Only services provided directly at PearceMD** are affected by this change.

Q: What if I want to transfer to a new in-network ENT provider?

If after reviewing all information, you ultimately decide to leave PearceMD, we understand and fully support your decision. To make the transfer as smooth as possible, we will safely transfer your medical records at no charge and provide a referral if needed. To find a new in-network ENT provider, contact Aetna Member Services at the number on your insurance card or visit www.aetna.com.

Q: Can I switch my Medicare Advantage plan so PearceMD is in-network?

Possibly. If you qualify for a Special Election Period, you may be able to switch to a Medicare Advantage plan that includes PearceMD in its network, or return to Traditional Medicare, with which PearceMD remains in-network. Otherwise you may need to wait until the next Open Enrollment Period (typically the fall of each year). See below.

RESOURCES

Please do not hesitate to reach out to us (email, text, call) with any unanswered questions and to inquire about pricing. Due to remaining insurance contracts, we are unable to publish the price list but can share upon request.

For questions about your rights and options, contact:

Resource	Contact
1-800-MEDICARE	1-800-633-4227 TTY: 711 24/7
Maine State Health Insurance Program (SHIP)	1-877-353-3771 M–F, 8 AM–4:30 PM
Aetna Member Services	Number on your insurance card
Aetna Provider Directory	www.aetna.com

Contact PearceMD

Call: (207) 709-0939 | Text: (207) 223-6966 | Email: care@lizpearcemd.com
91 Auburn St. Suite W, Portland, ME 04103 | www.lizpearcemd.com
Office Hours: Monday–Friday, 8:00 AM–5:00 PM