

## Patient FAQ — Non-Renewal with Aetna Insurance

Effective August 15, 2026

### GENERAL QUESTIONS

#### Q: Why is PearceMD leaving the Aetna network?

After careful consideration, PearceMD has made the difficult decision to NOT renew our participation with Aetna commercial 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: Does this apply to everyone in the office including Audiology and 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.

#### Q: Does this affect Aetna Medicare Advantage patients?

If you have an Aetna Medicare Advantage plan, you should have received a separate letter from our office with information specific to Medicare Advantage patients. Please contact us if you did not receive it.

### YOUR RIGHTS

#### Q: What are my continuity of care rights under Maine law?

Under Maine's continuity of care law, Aetna must notify you at least 60 days before PearceMD'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. You must contact Aetna directly at the Member Services number on your insurance card to determine and activate these rights.

**Q: Can I switch insurance plans because of this change?**

It depends on your plan type. If you purchase your own insurance through the ACA marketplace (CoverME.gov), losing access to a preferred provider may qualify as a reason to explore plan options — contact CoverME.gov or call 1-800-318-2596 for guidance. If you have employer-sponsored insurance, contact your HR department about your options at the next open enrollment period. Switching plans mid-year is generally not available for employer-sponsored plans.

## 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 can also provide 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! 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 upfront before any visit. There are no co-pays or surprise bills. 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: Does my Aetna plan cover out-of-network visits?**

It depends on your specific plan type. PPO plans typically offer some out-of-network coverage, though at higher cost-sharing. HMO and EPO plans generally provide **no** out-of-network coverage except for emergencies. We strongly encourage you to call the Member Services number on your Aetna insurance card to understand your specific out-of-network benefits before your next visit.

**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, 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 your plan requires it. To find a new in-network ENT provider, contact Aetna Member Services at the number on your insurance card or visit [www.aetna.com](http://www.aetna.com).

**Q: Can I switch to an insurance plan where PearceMD is in-network?**

Yes, at your next open enrollment period. PearceMD participates with several other insurance plans. Please contact our office or visit [www.lizpearcemd.com](http://www.lizpearcemd.com) to learn which plans we currently accept. If you purchase individual insurance through [CoverME.gov](http://CoverME.gov), you may have additional options mid-year.

**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 our price list, but can share information upon request.

For questions about your rights and options, contact:

Resource	Contact
<b>Aetna Member Services</b>	Number on your insurance card
<b>Aetna Provider Directory</b>	<a href="http://www.aetna.com">www.aetna.com</a>
<b>ACA Marketplace (Maine)</b>	<a href="http://CoverME.gov">CoverME.gov</a>   1-800-318-2596

**Contact PearceMD**

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