

MOJAVE CREST ASSURANCE COMPANY

3900 S. Maryland Parkway, Suite 400 · Las Vegas, NV 89119 · (702) 555-8200

Member Services | Utilization Management | Appeals & Grievances

UTILIZATION MANAGEMENT DETERMINATION — PRE-SERVICE REVIEW

February 12, 2026

PATIENT NAME

Nguyen, Thanh

MEMBER ID

09230004

SUBSCRIBER

Nguyen, Thanh (Subscriber ID: 09230004)

GROUP

Paiute Valley Medical Associates | Group MCA-0923

PLAN / YEAR

Vista Access PPO | Plan Year 2025-26 (Apr 1, 2025 – Mar 31, 2026)

CASE NUMBER

CR-2026-091847

AUTH NUMBER

PA-0923-2026-0156

REQUESTED SERVICE DATE

February 24, 2026

DATE OF REVIEW

February 12, 2026

FACILITY / PROVIDER

Summit Ridge Medical Center Desert Valley Surgical Associates

Mr. Thanh Nguyen
7834 W. Flamingo Road
Las Vegas, NV 89147

RE: **Thanh Nguyen** — Denial of Pre-Service Authorization, Laparoscopic Cholecystectomy | Case No. CR-2026-091847 / Auth. No. PA-0923-2026-0156

Dear Mr. Nguyen:

Mojave Crest Assurance Company (MCA) has completed its pre-service utilization review of the request for authorization of laparoscopic cholecystectomy for **Thanh Nguyen**, requested by Desert Valley Surgical Associates at Summit Ridge Medical Center. This review was conducted on February 12, 2026, based on clinical documentation submitted by the requesting provider.

DETERMINATION: NOT AUTHORIZED

Authorization for laparoscopic cholecystectomy is not approved for the requested date of service.

Diagnosis

Primary: Calculus of Gallbladder Without Cholecystitis (ICD-10: K80.20)

Basis for Determination

MCA reviewed clinical documentation submitted in support of the authorization request, including office visit notes and an abdominal ultrasound report dated January 28, 2026. The ultrasound confirms the presence of gallstones. However, the submitted documentation does not reflect any history of symptomatic episodes, acute cholecystitis, biliary colic, biliary pancreatitis, choledocholithiasis, or cholangitis.

Under MCA Medical Policy MP-031, *Cholecystectomy — Laparoscopic and Open*, elective cholecystectomy is covered when the member has documented symptomatic cholelithiasis with at least one of the following: recurrent biliary colic, acute cholecystitis confirmed by imaging or clinical findings, biliary pancreatitis, choledocholithiasis, or

cholangitis. Asymptomatic cholelithiasis, without documented episodes or complications, does not satisfy coverage criteria for elective surgical intervention.

Criteria Applied: Medical Policy MP-031 — Cholecystectomy (Laparoscopic and Open), Version 1.4 (Effective January 1, 2025)

Section 3.1, Criterion 3.1.A — Symptomatic cholelithiasis with documented recurrent biliary colic or acute cholecystitis confirmed by imaging or clinical assessment. [Not Met: no symptomatic episodes documented in submitted records]

Section 3.1, Criterion 3.1.B — Biliary pancreatitis, choledocholithiasis, or cholangitis confirmed by laboratory or imaging findings. [Not Met: not present in submitted documentation]

Evidence of Coverage Reference: MCA-0923 PY2025-26, Section 1 — Outpatient Surgery and Surgical Procedures.

Clinical documentation demonstrating symptomatic cholelithiasis — including office notes, emergency department records, or hospital records reflecting acute episodes — may be submitted in connection with a reconsideration request or formal appeal of this determination.

Your Right to Appeal

You have the right to appeal this determination. Standard internal appeal requests must be submitted within **180 days** of the date of this letter. If your clinical circumstances are urgent, you may request expedited appeal processing.

To file an appeal, contact MCA Appeals & Grievances: Phone (702) 555-0148 · Fax (702) 555-8301 (fax-to-email) · Email appeals@mojavecrest.com · Mail: MCA A&G; Dept., 3900 S. Maryland Pkwy., Suite 400, Las Vegas, NV 89119

Independent Medical Review (External Review)

Under NRS 695G.200, you have the right to request an independent medical review by the Nevada Division of Insurance after exhausting MCA's internal appeal process. Contact: Nevada Division of Insurance, Consumer Services Section, 1818 E. College Parkway, Suite 103, Carson City, NV 89706 · (775) 687-0700 · doi.nv.gov.

Mojave Crest Assurance Company
Utilization Management Department

This determination was made by a licensed clinical reviewer in accordance with MCA medical policies and the terms of the member's Evidence of Coverage.

cc: Desert Valley Surgical Associates / Summit Ridge Medical Center

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