

TO: Health Insurance Marketplace, Application ID: 4619536082

FROM: Michael A Stuart, 297-64-1647

DATE: December 4, 2023

SUBJECT: Healthcare.gov's Lifesaving Intervention After VA Dallas' Oversight

Dear Healthcare.gov Team,

I am writing to express my profound gratitude for your crucial role in addressing the medical negligence I experienced at the VA Dallas facility, part of the VA North Texas Health Care System. Despite being covered by VA healthcare, I had to turn to your services for essential medical care, a decision that proved to be lifesaving.

In October 2021, the Dallas VA failed to diagnose and effectively treat a botched spinal fusion surgery, even as I struggled with severe pain and progressively lost my ability to walk and stand. Despite relying on a wheelchair provided by them, their diagnostic tests in the summer of 2023, including a CT scan and MRI, astonishingly overlooked the failed surgery.

Desperate for a solution, I sought a second opinion from a university professor in California. They urgently recommended revision surgery. Given the apparent incompetence or negligence at VA Dallas, your support became my only beacon of hope.

Upon your swift approval of my coverage, I opted for Baylor Medical Center in Dallas, recognized as the region's top healthcare provider, a stark contrast to the VA's ranking. Baylor's prompt action in ordering new MRIs and CT scans led to the quick scheduling of a major revision surgery on December 12th to correct the disastrous 2021 procedure. This intervention was critical in addressing the intense pain and immobility caused by the initial failed surgery.

Consequently, I transferred all my healthcare needs from VA Dallas to Baylor Medical Center. The choice and flexibility provided by the Affordable Care Act (ACA) was instrumental in navigating away from the VA's failure and towards a path of recovery. This not only saved me from a potentially crippling fate but also restored my faith in our healthcare system.

The positive outcome of my situation, driven by your program and the subsequent acknowledgment of their error by VA Dallas (likely spurred by federal pressure from the VA presidential hotline), highlights a significant issue. To aid others who might find themselves in similar predicaments, I am motivated to publish a guide for veterans and the public, illuminating the vital option that Healthcare.gov provides in times of medical crisis.

Your program's impact cannot be overstated: Healthcare.gov not only offers healthcare choice but, in my case, was a lifesaver. I am eternally grateful for your timely and effective intervention.

With heartfelt thanks,

Michael Stuart

Veteran Officer, USAF

Reference Documents (Complete records with imaging CDs available upon request):

1. Healthcare.gov coverage commencing November 1, 2023, with Baylor Scott and White as the healthcare provider; Request from Healthcare.gov for a letter detailing the failure of VA coverage.
2. Misdiagnosis and Neglect by VA Dallas Regarding Surgical Complications Identified on October 30, 2021, for the Failed Spinal Fusion Surgery Performed by a VA Community Care Provider on August 3, 2021, who subsequently ceased post-surgical care on August 18, 2021.
 - a. CT Scan (VA, October 30, 2021): Detection of initial surgical failure.
 - b. CT Scan (VA, June 2023): Oversight in addressing the complete failure of surgery and the resulting loss of lordosis and kyphosis spinal curves.
 - c. MRI (VA, September 2023): Omission of critical details about the total surgical failure and loss of spinal curvature (lordosis and kyphosis).
3. Comprehensive Diagnosis by Baylor Medical Center Dated November 20, 2023: Confirmation of failed surgery including loosened screws, non-fused segments, and loss of lordosis and kyphosis curves, with a corrective surgery scheduled for December 12, 2023.
 - a. Touchstone Imaging CT scans (November 7-8, 2023)
 - b. Touchstone Imaging MRIs (November 7-8, 2023)
4. November 24, 2023: Conclusive assessment by Dr. Gillard, a university professor in California, confirming the necessity of the proposed surgery, with an expected 50% improvement in condition, and acknowledging the negligence of VA Dallas.