



Provider Manual — State Supplement

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ALABAMA

[Medicare Dual-Eligible Special Needs Plans \(D-SNPs\)](#)

ALASKA

[Medicare Dual-Eligible Special Needs Plans \(D-SNPs\) \(effective 1/1/2022\)](#)

Complaints and appeals

We have a formal complaints and appeals policy for physicians, health care professionals and facilities. To learn more, see our complaints and appeals policy located in our [Provider Manual](#).

Obtaining fee schedule information

For fee schedule/allowable rate information, please register with Availity® and then go to Fee Schedules on the Availity Reference Center website. **Note:** Only medical doctors (MDs) or doctors of osteopathy (DOs) who have direct contracts with us can get their fee schedules through Availity. No other type of provider can access their fee schedule via Availity.

If you need allowable fees for 10 codes or less, the Provider Contact Center (PCC) can provide that information over the phone at **1-888-632-3862 (TTY: 711)**. If you need allowable fees for 11 codes or more, please put the codes on an Excel® spreadsheet and email it to FeeSchedule@aetna.com.

On the spreadsheet, include the following information:

- Contact phone number
- Current Procedure Terminology (CPT) code
- Modifiers
- Tax identification number (TIN)

You will receive the results within 30 business days.

Performance programs

We use practitioner and provider performance data to help improve the quality of service and clinical care our members receive if certain thresholds are met. To learn more, see the Performance Programs section in our [Provider Manual](#).

All other topics

For other topics, please refer to our [Provider Manual](#).

ARKANSAS

[Medicare Dual-Eligible Special Needs Plans \(D-SNPs\) \(effective 1/1/2022\)](#)

CALIFORNIA

The Aetna Value NetworkSM plan

The Aetna Value Network plan includes a subset of our larger California HMO network. We offer it in all or portions of the following counties:

- Alameda
- Contra Costa
- Kern
- Los Angeles
- Orange
- Riverside
- Sacramento
- San Bernardino
- San Diego
- San Francisco
- San Joaquin
- San Mateo
- Santa Clara
- Santa Cruz
- Sonoma
- Stanislaus
- Yolo

Standard HMO processes remain the same for this network option. The Aetna Value Network name appears in the upper-right corner of the member's ID card.

Access standards

These regulations require that each health plan's contracted provider network has adequate capacity and availability of licensed health care providers. Each network must offer enrollees appointments that meet the following time frames:

- **Urgent care appointments for services that do not require prior authorization:** within 48 hours of the request for appointment, except as provided in (G)¹
- **Urgent care appointments for services that require prior authorization:** within 96 hours of the request for appointment, except as provided in (G)¹
- **Nonurgent appointments for primary care:** within 10 business days of the request for appointment, except as provided in (G) and (H)¹
- **Nonurgent appointments with specialist physicians:** within 15 business days of the request for appointment, except as provided in (G) and (H)¹
- **Nonurgent appointments with nonphysician mental health care providers:** within 10 business days of the request for appointment, except as provided in (G) and (H)¹
- **Nonurgent appointments for ancillary services for the diagnosis or treatment of injury, illness or other health conditions:** within 15 business days of the request for appointment, except as provided in (G) and (H)¹

Note: We do not delegate monitoring and assessment of these standards to any of the contracted provider groups. We will assess our contracted provider network against these standards by conducting an annual survey to assess availability of appointments and a provider satisfaction survey to solicit concerns and perspectives.

Enhanced clinical review program

California physicians affiliated with a medical group or Independent Practice Association (IPA) should follow the precertification process established by their medical group or IPA.

¹California Code of Regulations, Title 28 — Managed Care, Chapter 2 — Health Service Plans, Article 7 — Standards, § 1300.67.2.2 Timely Access to Non-Emergency Health Care Services.

(G) The applicable waiting time for a particular appointment may be extended if the referring or treating licensed health care provider, or the health professional providing triage or screening services, as applicable, acting within the scope of his or her practice and consistent with professionally recognized standards of practice, has determined and noted in the relevant record that a longer waiting time will not have a detrimental impact on the health of the enrollee.

(H) Preventive care services, and periodic follow-up care including but not limited to standing referrals to specialists for chronic conditions; periodic office visits to monitor and treat pregnancy, cardiac or mental health conditions; and laboratory and radiological monitoring for recurrence of disease may be scheduled in advance consistent with professionally recognized standards of practice, as determined by the treating licensed health care provider acting within the scope of his or her practice.

California Language Assistance Program (LAP)

California providers: use our interpretation service at no cost

Need help giving care to non-English-speaking Aetna members? Just use our LAP. There is no charge for this interpretation service. You can call **1-800-525-3148 (TTY: 711)** to reach a qualified interpreter directly. Members can also request interpretation services from our LAP by calling the number on their ID card. Members can also contact our LAP to get answers to general questions, file a grievance or get a grievance form.

Questions? Get help from your state. Just call the:

- CA Department of Insurance Consumer Hotline at **1-800-927-4357** for traditional plans
- CA Department of Managed Health Care Help Center at **1-888-466-2219 (TDD: 1-877-688-9891)** for HMO and DMO plans

You can reach the CA Department of Managed Health Care Help Center 24/7. The CA Department of Managed Health Care provides written translation of independent medical review and complaint forms in Spanish and Chinese as well as other languages. You can get paper copies of the forms by submitting a written request to:

Department of Managed Health Care
Help Center
980 9th Street, Suite 500
Sacramento, CA 95814-2725

Maternal mental health screening

Screening tools

The final determination for a referral to treatment resources belongs to the screening or treating professional. Practitioners serving Aetna® members can, however, use screening tools as aides in the decision-making process.

Prenatal screening tools

The [Pfizer PHQ Screeners page](#) provides the [Patient Health Questionnaire-9 \(PHQ-9\)](#).

Scoring using the PHQ-9

Score	Action
1 to 4	Take no immediate action.
5 to 14	Refer the member to a behavioral health counselor via the Member Services number on their member ID card. Instruct the member to ask for Behavioral Health (BH) Customer Service.
15 or higher	Immediately call BH Condition Management Services at: 1-800-424-4660 (TTY: 711) .

Postnatal screening tools

The American Academy of Pediatrics website provides the [Edinburgh Postpartum Depression Scale](#).

Scoring using the Edinburgh scale

Score	Action
1 to 6	Take no immediate action.
7 to 13	Refer the member to a behavioral health counselor via the Member Services number on their member ID card. Instruct the member to ask for Behavioral Health (BH) Customer Service. (BH Customer Service can make referrals to BH providers.)
14 or higher	Immediately call BH Condition Management Services at: 1-800-424-4660 (TTY: 711) .

Screening services are reimbursable

The screening services described in this section are reimbursable. Submit your claim with the following billing combination: CPT codes 96127 or G0444

(brief emotional/behavioral assessment) in conjunction with diagnosis code Z13.31 (screening for depression).

Specific medical record criteria

California requires that all medical record documentation include the following information:

- Documentation indicating the patient's preferred language
- Documentation of an offer of a qualified interpreter and, if interpretation services are declined, the enrollee's refusal

COLORADO

Access standards

Regulations, combined with our provider access standards, require that our contracted providers meet the following time frames:

- **Emergency care (medical, behavioral, substance use):** 24/7
- **Urgent care (medical, behavioral, mental health, substance use):** within 24 hours
- **Primary care (routine, nonurgent symptoms):** within 7 calendar days
- **Behavioral health, mental health and substance use disorder care (initial and follow-up appointments, routine, nonurgent, nonemergency):** within 7 calendar days
- **Prenatal care:** within 7 calendar days
- **Primary care access to after-hours care:** office number answered 24/7 by an answering service or by an answering machine that provides instructions on how to reach a physician
- **Preventive visit/well visits** within 30 calendar days
- **Specialty care (nonurgent):** within 60 calendar days

CONNECTICUT

Capitated programs

Direct-access specialties

Access and availability

A member's ability to obtain a health care appointment with a participating practitioner within a reasonable time period is an important driver of member satisfaction with the health plan. Appropriate wait time varies according to the type of care situation (such as urgent, emergent or routine care) and provider type. Access to care is contingent on access to participating practitioners both during and outside of normal business hours.

In the state of Connecticut, providers are required to meet the following time frames for scheduling in-network care:

- **Urgent care:** within 48 hours
- **Nonurgent appointments for primary care:** within 10 business days
- **Nonurgent appointments for specialist care:** within 15 business days
- **Nonurgent for ancillary services:** within 15 business days
- **Nonurgent for nonphysical behavioral health:** within 10 business days

Aetna® periodically assesses its networks for adequacy in order to meet the health care needs of current membership.

Many factors impact the adequacy of the network: network composition, geographic distribution of providers, practitioners and members, types and numbers of practitioners, and available providers and specialties. A member's perception of the network is another key driver of member satisfaction with the health plan and the member's assessment of health plan quality. An adequate network facilitates appropriate and efficacious treatment.

Network composition and adequacy are determined by state-specific or federal regulatory standards. Connecticut has established specific time and distance standards for primary care, specialist types and hospital services. Reports evaluating Connecticut's network availability are generated annually, and results of the reports are used in developing and implementing market contracting plans.

Provider termination patient list

Connecticut law requires participating providers, after either giving or receiving notice of termination from a health carrier's network, to submit to that health carrier a list of the providers' patients who are covered persons under that health carrier's network plan. To meet this

requirement, providers who either give or receive a notice of termination should mail their list of Aetna patients within 30 days of the date of the notice of termination to:

Aetna
PO Box 981106
El Paso, TX 79998-1106

Please title your list "CT Provider Termination Patient List." For a termination due to cause, we ask that the list be sent upon receipt of the termination notice.

Surprise bills

Connecticut law protects members covered under fully insured plans that are written in Connecticut from surprise out-of-network bills (claims). As a contracted provider, you play an important role in preventing our members from incurring surprise bills. So be sure to select participating providers or entities (for example, an anesthesiologist, a radiologist, a laboratory or an assistant surgeon) when coordinating care for our members. This will help avoid generating surprise bills and any administrative hassles that members and nonparticipating providers may face when addressing those bills.

A surprise bill is a bill for covered nonemergency health services rendered by:

- (a) An out-of-network provider at an in-network facility, during a service or procedure performed by an in-network provider or during a service or procedure previously approved or authorized by the health carrier when the insured did not knowingly elect to obtain such services from such out-of-network provider, or
- (b) A clinical laboratory that is an out-of-network provider, upon the referral of an in-network provider.

A surprise bill is not a bill for services received when an in-network provider was available to render such services and a member knowingly chooses to use an out-of-network provider.



DELAWARE

Capitated programs

Direct-access specialties

DISTRICT OF COLUMBIA

Physical Therapy (PT) and Occupational Therapy (OT)

OptumHealth

OptumHealth administers components of the in-network freestanding facilities for PT and OT benefits to all Aetna® products (including the Aetna Medicare Advantage plan) except:

- Aetna Signature Administrators® plans
- Cofinity® plans
- Aetna Coventry® plans
- Indemnity (traditional) plans
- Meritain Health® plans
- Strategic Resource Company (SRC, An Aetna company) plans
- Coventry Workers' Compensation Network plans

You should refer Aetna members enrolled in these plans to participating OptumHealth PT and OT providers. For a list of participating OptumHealth PT and OT providers, use our online [provider search tool](#).

OptumHealth responsibilities

- Network management and contract administration
- Utilization management
- Claims administration

Referral process for PCPs

Members can access OptumHealth PT and OT providers without an electronic referral from their PCP. However, a script from the referring provider is required. The initial visit does not require a referral. OptumHealth will receive the information needed for visits after the first one from the PT or OT provider.

You should contact OptumHealth if you have questions about referral status after the initial visit and once you have sent in the patient summary form.

Contact OptumHealth at **1-800-344-4584**.

Note: Bill all speech therapy claims directly to Aetna. We will process these claims.

Claims submission

In accordance with District of Columbia law, providers may submit claims to us once they have completed credentialing. In order to ensure that claims are paid at

the contracted rate during initial claim processing, we ask that providers hold claims until their contract with us has been fully executed and our systems have been updated. Once the system is updated, we will pay claims at your contracted rate, retroactive back to the date that we received your credentialing application from CAQH®. To verify participation status, providers should contact our Provider Service Center.

- HMO-based and Medicare Advantage plans: **1-800-624-0756 (TTY: 711)**
- All other plans: **1-888-632-3862 (TTY: 711)**

Or just use our online [provider search tool](#).

FLORIDA

[Medicare Dual-Eligible Special Needs Plans \(D-SNPs\)](#)

[Florida D-SNP Provider FAQ](#)

GEORGIA

[Medicare Dual-Eligible Special Needs Plans \(D-SNPs\)](#)

Physical Therapy (PT) and Occupational Therapy (OT)

OptumHealth Care Solutions Inc. no longer manages the Aetna physical and occupational therapy PPO, POS and HMO networks in the Aetna Georgia Market as of October 1, 2022.

Claims submission

Providers may submit claims to us once they have completed credentialing. In order to ensure that claims are paid at the contracted rate during initial claim processing, we ask that providers hold claims until their contract with us has been fully executed and our systems have been updated. To verify participation status, providers should contact our Provider Service Center.

- HMO-based and Medicare Advantage plans: **1-800-624-0756 (TTY: 711)**
- All other plans: **1-888-632-3862 (TTY: 711)**

Or just use our online [provider search tool](#).

Chiropractic services

American Specialty Health Group, Inc. (ASH) administers certain components of the network chiropractic benefits for all Aetna® commercial and Aetna Medicare Advantage products. You should refer Aetna members enrolled in these plans to participating ASH chiropractors. For a list of participating ASH chiropractors, use our online provider portal.

ASH handles benefits administration for chiropractic services provided to these members, including:

- Claims administration
- Network management and contract administration
- Utilization management

Referral process for primary care physicians (PCPs)

If the member's plan requires a referral, you should submit an electronic referral to ASH prior to the member's visit to the chiropractor.

You can use ASH's existing electronic data interchange vendor or our provider portal. Include the appropriate ASH provider ID on your referral:

Georgia: **9210671**

If you have questions about referral status, you should contact ASH:

Phone: **1-800-972-4226**

Website: [AshCompanies.com](https://www.ashcompanies.com)



IDAHO

Complaints and appeals

We have a formal complaint and appeals policy for physicians, health care professionals and facilities. To learn more, see our complaints and appeals policy located in our [Provider Manual](#).

Demographic data changes

Demographic changes that are submitted via our secure provider website on Availity® and that do not require intervention will be processed within seven business days of receipt, in accordance with Idaho regulations.

Obtaining fee schedule information

For fee schedule/allowable rate information, please register with Availity and then go to Fee Schedules on the Availity Reference Center website. **Note:** Only

medical doctors (MDs) or doctors of osteopathy (DOs) who have direct contracts with us can get their fee schedules through Availity. No other type of provider can access their fee schedule via Availity.

If you need allowable fees for 10 codes or less, the Provider Contact Center (PCC) can provide that information over the phone at **1-888-632-3862 (TTY: 711)**. If you need allowable fees for 11 codes or more, please put the codes on an Excel® spreadsheet and email it to FeeSchedule@aetna.com. On the spreadsheet, include the following information:

- Contact phone number
- Current Procedure Terminology (CPT) code
- Modifiers
- Tax identification number (TIN)

You will receive the results within 30 business days.

Performance programs

We use practitioner and provider performance data to help improve the quality of service and clinical care our members receive if certain thresholds are met. To learn more, see the Performance Programs section in our [Provider Manual](#).



ILLINOIS

Access standards

Regulations, combined with our provider access standards, require that our contracted providers meet the following time frames:

- **Primary care access to after-hours care:** office number answered 24/7 by an answering service or by an answering machine that provides instructions on how to reach a physician
- **Women's principal health care providers:** office number answered 24/7 by an answering service or by an answering machine that provides instructions on how to reach a physician

Provider vs. member appeals

In order to file a Provider appeal, you must complete our Practitioner and Provider Complaint and Appeal Request form. You must submit your appeal to us in writing with any supporting documents you wish to provide, such as medical records.

If you file an appeal for a denial of services that required prior authorization and have yet to be rendered to your patient — in other words, pre-service — that appeal will be treated as a member appeal in all instances. No Member Authorization form is required.

If you wish to file an appeal on behalf of your patient for a denial of payment for services that have already been rendered — in other words, post-service — you should use our Member Complaint and Appeal form. In order for an appeal like this to be processed as a member appeal, you must clearly indicate you are acting for the member in your request and include a signed written authorization from the member. Failure to provide a signed written authorization form from the member will result in processing a post-service appeal as a provider appeal.

Physical Therapy (PT) and Occupational Therapy (OT)

OptumHealth Care Solutions Inc. no longer manages the Aetna physical and occupational therapy PPO, POS and HMO networks in the Aetna Illinois Market as of October 1, 2022.

INDIANA

Access standards

In the state of Indiana, each health maintenance organization shall establish guidelines for reasonable periods of time within which an enrollee must be given an appointment with a participating provider. The following time frames were established for the type of health care services most often requested:

- **Prenatal care appointments:** within 30 calendar days
- **Well-child visits and immunizations:** within 7 calendar days
- **Routine physicals:** within 7 calendar days
- **Adult preventive services:** within 7 calendar days
- **Urgent visits:** same day or within 24 hours

IOWA

Medicare Dual-Eligible Special Needs Plans (D-SNPs)

KANSAS

Medicare Dual-Eligible Special Needs Plans (D-SNPs)

KENTUCKY

Medicare Dual-Eligible Special Needs Plans (D-SNPs)

LOUISIANA

Medicare Dual-Eligible Special Needs Plans (D-SNPs)

MAINE

Direct-access specialties

Claims processing

In accordance with Maine law, providers may submit claims to Aetna® once they have completed credentialing. In order to ensure that claims are paid at the contracted rate during initial claims processing, we ask that providers hold claims until their contract with Aetna has been fully executed and our systems have been updated. Once the system is updated, Aetna will pay claims at your contracted rate, retroactive to the date that we received your credentialing application from CAQH®. To verify participation status, providers should contact us via one of the methods below.

- Aetna HMO-based plans: Call the Aetna Provider Service Center at **1-800-624-0756 (TTY: 711)**.
- Aetna non-HMO-based plans: Call **1-888-632-3862 (TTY: 711)**.
- All Aetna plans: Visit our **provider website**.

Subluxation chiropractic care

With regard to access to chiropractic care, our chiropractic care benefit complies with the Maine state mandate, as follows:

A member may self-refer to a participating chiropractic provider if the member needs acute chiropractic treatment. "Acute chiropractic treatment" is defined as treatment by a chiropractic provider for accidental bodily injury or sudden, severe pain that impairs the person's ability to engage in the normal activities, duties or responsibilities of daily living. Self-referred acute chiropractic treatment is covered if all of the conditions listed below are met.

- The injury or pain requiring acute chiropractic treatment occurs while the member's coverage under the Aetna® plan is in effect.
- Acute chiropractic treatment is provided by a participating chiropractor.
- The participating chiropractic provider prepares a written report of the member's condition and treatment plan, including any relevant medical history, the initial diagnosis and other relevant information.

Note: The chiropractic provider must send the report and treatment plan to the primary care physician within three business days of the member's first treatment visit. If the chiropractic provider does not follow this requirement, we are not required to cover acute chiropractic treatment provided by the chiropractic provider, nor will the member be required to pay for services.

Coverage for self-referred acute chiropractic treatment is limited to an initial maximum treatment period lasting until the last day of the third week from the member's first treatment visit or the 12th treatment visit, whichever occurs first. At the end of this initial treatment period, the chiropractic provider will determine whether the services provided during this initial treatment period have improved the member's condition. We will not cover self-referred acute chiropractic treatment provided after the point at which the chiropractic provider determines that the member's condition is not improving from the services. At this point, the chiropractic provider must discontinue treatment and refer the member to the member's primary care physician.

If the chiropractic provider recommends further acute chiropractic treatment, we will cover this further treatment up to the limits specified below, but only if he or she sends a written progress report of the member's condition and a treatment plan to the member's primary care physician before any further treatment is provided.

If the chiropractic provider fails to follow this requirement, we will not cover any further acute chiropractic treatment in connection with the same illness or injury causing the member's condition. The coverage for this further acute chiropractic treatment is limited to a maximum treatment period lasting until the last day of the 5th week from the member's first further treatment visit or the 12th further treatment visit, whichever occurs first. Coverage for all self-referred acute chiropractic treatment is limited to a maximum of 36 treatment visits during any consecutive 12-month period. The member's primary care physician must authorize further treatment for the same condition.

Women's Health and Cancer Rights Act of 1998

Members who have had, or are going to have, a mastectomy may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided after a consultation between the attending physician and the patient.

They'll discuss:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to create a symmetrical appearance
- Prostheses
- Treatment of physical complications of the mastectomy, like lymphedema

Benefits will be provided to a person who has already undergone a mastectomy as a result of breast cancer while covered under a different health plan. Coverage is provided according to the member's plan design. It's subject to plan limitations, copays, deductibles, coinsurance and referral requirements, if any, as outlined in the member plan documents. For more information, just contact the Provider Contact Center. Or see this **fact sheet from the Centers for Medicare & Medicaid Services**.

Out-of-network (OON) referrals in relation to Title 24-A M.R.S. § 4303(22)

In accordance with Maine law, we are required to allow a referral from a direct primary care (DPC) provider to a network provider. DPC providers do not submit referrals or claims to Aetna. In the event that a DPC refers a member to a participating provider, the claim may initially be denied because the referral must be made by an in-network provider. Therefore, if a DPC refers a member

to an in-network provider and the claim is denied, contact us at the toll-free phone number on the Aetna® member ID card and we will reevaluate the claim.

System limitations prevent Aetna from processing referrals from nonparticipating DPCs upon initial receipt. Accordingly, we address these limitations by reviewing, on a monthly basis, claims denied for no referral in order to identify whether a DPC is listed as the referring physician. If a DPC is listed as the referring physician, we will reprocess the claim at the appropriate benefit level.



MARYLAND

Maryland provider terminations (quarterly report)

To comply with Maryland Insurance Code 15-112 — Provider Panels, we're providing you with access to the **Maryland provider terminations (quarterly report)**.

This report lists specialists in HMO-based plans that have terminated their participation in our network during the specified time frame.

Maryland Uniform Consultation Referral form

To comply with Maryland Insurance Code 31.10.12.06, we're providing you with the **Maryland Uniform Consultation Referral Form** for use by PCPs.

Claims submission

In accordance with Maryland law, providers may submit claims to us once they have completed credentialing if the provider:

- Is employed by or a member of the group practice
- Has applied for acceptance on the carrier's provider panel and the carrier has notified the provider of the carrier's intent to continue to process the provider's application to obtain necessary credentialing information
- Has a valid license issued by a health occupations board to practice in the state
- Is currently credentialed by an accredited hospital in the state or has professional liability insurance

In order to ensure that claims are paid at the contracted rate during initial claim processing, we ask that providers hold claims until their contract with us has been fully executed and our systems have been updated. Once the system is updated, we will pay claims at your contracted rate, retroactive back to the date that we received your credentialing application from CAQH®. To verify

participation status, providers should contact our Provider Service Center.

- HMO-based and Medicare Advantage plans: **1-800-624-0756 (TTY: 711)**
- All other plans: **1-888-632-3862 (TTY: 711)**

Or just use our online **[provider search tool](#)**.

Access standards

Maryland state regulations require that our contracted providers meet the following time frames for appointment access:

- **Urgent care appointments (including medical, behavioral health and substance abuse disorder):** within 72 hours
- **Routine primary care:** within 15 calendar days
- **Preventive visit/well visit:** within 30 calendar days
- **Nonurgent specialty care:** within 30 calendar days
- **Nonurgent behavioral health/substance use disorder services:** within 10 calendar days



MASSACHUSETTS

Capitated programs

Direct-access specialties

Demographic data quarterly attestation

To address guidance from both the Centers for Medicare & Medicaid Services (CMS) and the commonwealth of Massachusetts regarding provider directory accuracy, Aetna uses a vendor — currently Availity® — to request validation of their demographic information listed in our directory.

As a participating provider, you are obligated to comply with this validation. Failure to respond and validate your information may result in us removing your information from our directory. If that happens, patients and other providers will not see a listing for you in the Aetna directory. This could result in your practice losing patients or revenue. If you move your office or change your phone number or other demographic information, you should go to the CAQH website and update your profile. Be sure to do so within seven days of the change. Do not wait for the quarterly attestation process and do not call or fax the information to Aetna. We will get the update from the vendor and process it accordingly.

Massachusetts-only requirements in MGL Chapter 175, Sec. 47FF, 47GG; MGL Chapter 176G, Sec. 4Z; and the 4A A Bulletin 2015-15

The following requirements of the above-referenced Massachusetts laws apply to members who are covered under fully insured plans written in Massachusetts and are seeking certain behavioral health and substance use disorder treatment.

- Precertification: Sometimes, we will pay for care only if we have given an approval before a member receives care. We call that “precertification” or “preauthorization.” The Aetna PCP or network provider is responsible to get this approval for covered in-network services.
- To get started, call the precertification number on the member’s Aetna ID card. You can find our **precertification requirements**, our **concurrent review policies and procedures** and this **Massachusetts law bulletin** on our website.
- We do not require precertification or authorization for routine behavioral health therapy or routine behavioral health outpatient medical visits (psychopharmacology visits, for example).
- You can find the **Aetna® behavioral health precertification list** on our website. Or you can call Member Services to find the behavioral health outpatient services that require authorizations.
- Providers (facilities or individual providers) certified or licensed by the Massachusetts Department of Public Health (DPH) are not required to request pre-authorization or precertification for substance use disorder treatment. But the DPH does expect providers to notify carriers of the initial treatment plan within 48 hours of an admission or the start of services.
- Providers should notify us in the same way they do for services that require precertification.

- We’ll cover medically necessary (as determined by the treating clinician) inpatient acute treatment services* and clinical stabilization services** for substance abuse for up to a total of 14 days. Any days beyond that are subject to utilization review.

Pain management access plan

In accordance with Mass. Gen. Laws Ch. 175 §§ 47KK, Aetna covers medication and nonmedication pain management opiate alternatives (“Opiate Alternatives”) that are medically necessary. Generally, Aetna considers an Opiate Alternative to be medically necessary if it is supported by adequate evidence of safety and effectiveness in the peer-reviewed published medical literature. Coverage for an Opiate Alternative that Aetna considers medically necessary is subject to applicable benefits plan limitations and exclusions.

To check whether Aetna considers a nonmedication Opiate Alternative to be medically necessary, please refer to the **Aetna Clinical Policy Bulletins (CPBs)**. Relevant CPBs may include the ones addressing acupuncture (#0135), biofeedback (#0132), physical therapy (#0325) and chiropractic services (#0107). Coverage for a nonmedication Opiate Alternative, even if medically necessary, is subject to applicable benefits plan limitations and exclusions.

Refer to the **Find a Medication page** to check whether a medication Opiate Alternative is covered by an Aetna formulary. Relevant medications may include Acetaminophen, NSAIDs, Muscle Relaxants, Anticonvulsants, Antidepressants, Topical Analgesics and Corticosteroids. Coverage for a medication Opiate Alternative is subject to applicable benefits plan limitations and exclusions.

*Acute treatment services: 24-hour medically supervised addiction treatment for adults or adolescents. This care is provided in a medically managed or medically monitored inpatient facility, as defined by the DPH. These services provide evaluation and withdrawal management and may include biopsychosocial assessment, individual and group counseling, psychoeducational groups and discharge planning.

**Clinical stabilization services: 24-hour clinically managed post detoxification treatment for adults or adolescents, as defined by the DPH. These services usually follow acute treatment services for substance use disorder. This may include intensive education and counseling regarding the nature of addiction and its consequences, relapse prevention, outreach to families and significant others, and aftercare planning for individuals beginning to engage in recovery from addiction.

MISSISSIPPI

Medicare Dual-Eligible Special Needs Plans (D-SNPs)

MISSOURI

Medicare Dual-Eligible Special Needs Plans (D-SNPs)

Hospitalist programs in Kansas City and St. Louis

Hospitalists can act as referring physicians for the coordination of medical and surgical inpatient services. Hospitalists may provide notification and written documentation of your patient's status on admission, both during the stay and upon discharge. They may also contact members upon discharge to check on their post-discharge progress.

Peer-to-peer review time frames in Missouri

Providers may request a peer-to-peer review as a result of an adverse determination. This information doesn't apply to appeals.

- Time frame to request peer-to-peer review: within 14 calendar days of the denial letter date
- Time frame to expect a response to request: within one 24-hour working day of the request

Note: These time frames apply to commercial fully insured business only.

Specialty networks and narrow networks

St. Louis metro area: Carelink St. Louis

Care St. Louis is a patient-centric model of care powered by a high-performance network (HPN). It's available to members located in the Missouri and Illinois counties listed below.

Missouri counties

- Franklin
- Jefferson
- St. Charles
- St. Louis City
- St. Louis County

Illinois counties

- Madison
- Monroe
- St. Clair

The network is the result of an enhanced relationship between us; Mercy; SSM Health; and OSF St. Anthony's in Alton, IL. The network that supports Care is made up of the systems and their affiliated providers named in this section and therefore, by the nature of the HPN concept, will not support inclusion of all Aetna®-contracted providers.

Lab services

Care members may use Quest®, LabCorp, Mercy or SSM-affiliated providers for lab services.

Verifying in-network participation

To verify if you are participating in the Care network, just visit our **Directory of Health Care Professionals**.

Note: Participating providers shall not provide less than Medically Necessary services to our members and shall not induce any other provider to provide less than Medically Necessary services. For all PPO plans, our members must be allowed to receive services from a nonparticipating provider and utilize their Out-of-Network benefit without interference by a participating provider, if they so choose.

In no instance does Aetna encourage or induce participating providers to provide less than Medically Necessary services to our members. Failure to direct medically appropriate care upon request by a Missouri member and failure to provide services to a Missouri member, due to the absence of a referral, violate the provisions of your contract and could result in financial penalties and/or termination of the contract. Provider acknowledges that solely Aetna shall determine the amount of any financial penalty imposed.

St. Louis Select Network (formerly Coventry® PPO Select Network)

St. Louis Select Network is offered in the greater St. Louis area. The network includes many of the large systems and independent practitioners including Mercy Health System, SSM, HSHS and OSF.

St. Louis select network is offered under three products in 2021.

- Open Access Elect Choice EPO or Open Access Aetna SelectSM EPO
 - In-network-only benefits plan (no out-of-network benefits except for emergencies and limited behavioral health [two visits])
 - Sold in the greater St. Louis, Missouri, region only

- Open Choice® PPO
 - In-network and out-of-network benefits plan
 - Sold in greater St. Louis, Missouri, counties and in Metro East St. Louis counties in Illinois
- Managed Choice® POS plan and Managed Choice® II plan
 - In-network and out-of-network benefits plan
 - Sold in greater St. Louis, Missouri, counties and in Metro East St. Louis counties in Illinois

Verifying in-network participation

To verify if you are participating in the St. Louis Select network, just visit our [Directory of Health Care Professionals](#) under State-Based Plans.

NEBRASKA

[Medicare Dual-Eligible Special Needs Plans \(D-SNPs\)](#)

NEVADA

[Medicare Dual-Eligible Special Needs Plans \(D-SNPs\)](#)

NEW HAMPSHIRE

[Direct-access specialties](#)

Access standards

New Hampshire state regulations require that our contracted providers meet the following time frames for appointment access:

- **Behavioral Health (non-life-threatening emergency):** within 6 hours
- **Urgent care:** within 48 hours
- **Initial or evaluation visit:** within 10 business days
- **Primary care:** urgent care within 48 hours; routine care (including an initial or evaluation visit) within 30 days

NEW JERSEY

[Capitated programs](#)

[Direct-access specialties](#)

[Medicare Dual-Eligible Special Needs Plans \(D-SNPs\)](#)

Provider appeals

Fill out the required New Jersey Department of Banking and Insurance [Health Care Provider Application to Appeal a Claims Determination form](#).

See the [Provider Appeal Procedures for New Jersey document](#) for information about the appeal process, which applies to all providers, both participating and nonparticipating.

Visit the [Disputes and Appeals Overview page](#) for further information on our general process for disputes and appeals.

NEW YORK

[Capitated programs](#)

Provider responsibilities

The provider shall perform all of the duties listed below.

1. Provide complete, current information concerning a diagnosis, treatment and prognosis to an enrollee in terms the enrollee can be reasonably expected to understand.
2. Advise enrollees, prior to initiating an uncovered service, that the service is uncovered and that there is a cost related to the service.
3. Recognize the definition of “emergency condition”² as follows: “Emergency condition” means a medical or behavioral condition that manifests itself by acute symptoms of sufficient severity, including severe pain, such that a prudent layperson, possessing an average knowledge of medicine and health, could reasonably expect the absence of immediate medical attention to result in: (i) placing the health of the person afflicted with such condition or, with respect to a pregnant

²NY Fin Serv L § 603.

woman, the health of the woman or her unborn child in serious jeopardy, or in the case of a behavioral condition, placing the health of such person or others in serious jeopardy; (ii) serious impairment to such person's bodily functions; (iii) serious dysfunction of any bodily organ or part of such person; or (iv) serious disfigurement of such person; or a condition described in § 1867(e)(1)(A)(i), (ii) or (iii) of the Social Security Act.

4. Along with us, grant access to patient-specific medical information and encounter data to the New York State Department of Health, which records shall be maintained for a period of six years after the date of services to enrollees or cessation of Aetna® operations. For minors, the period shall be six years from the date of majority.
5. If serving as a primary care provider (PCP), deliver primary care services and coordinate and manage care.

The provider shall not bill enrollees, under any circumstances, for the costs of covered services, except for the collection of applicable copayments, coinsurance or deductibles.

Discharge plans following inpatient substance use disorder treatment³

Since January 1, 2020, New York law has required that the facility provide us with the written discharge plan when a member is being discharged from a facility following inpatient treatment for a substance use disorder. During the utilization review process, we'll ask for a written discharge plan and let you know where to send it.

Provider contracting information

1. If the provider's license, certification or registration is revoked or suspended by the state of New York, the provider will be terminated from the Aetna network
2. We are legally obligated to report to the appropriate professional disciplinary agency within 30 days of the occurrence of the following:
 - a. Termination of a health care provider for reasons relating to alleged mental or physical impairment, misconduct or impairment of patient safety or welfare
 - b. Voluntary or involuntary termination of a contract or employment or other affiliation with such organization to avoid the imposition of disciplinary measures

- c. Termination of a health care provider contract in the case of a determination of fraud or in a case of imminent harm to patient health; we are legally obligated to report to the appropriate professional disciplinary agency within 60 days of obtaining knowledge of any information that reasonably appears to show that a health professional is guilty of professional misconduct as defined in the New York Education Law

3. The provider may request application procedures and minimum qualification requirements used by us.
4. The provider may request to be provided with any information and profiling data used to evaluate the provider's performance. Such information shall be provided to the provider on a periodic basis. Providers may also request policies and procedures to review provider performance, including the criteria against which the performance of health professionals will be evaluated, and the process used to perform the evaluation. Providers will be given the opportunity to discuss the unique nature of the provider's professional patient population, which may have a bearing on the provider's profile, and to work cooperatively with us to improve performance.
5. The provider's contract shall not be terminated⁴ unless we provide to the provider a written explanation of the reasons for the proposed contract termination and an opportunity for a review of hearing pursuant to PHL 4406-d 2.(b). The provider termination notice shall include: (a) the reasons for the proposed action, (b) notice that the provider has the right to request a hearing or review, at the provider's discretion, before a panel appointed by us, (c) a time limit of not less than 30 days in which a health care professional may request a hearing, and (d) a time limit for a hearing date which must be held within 30 days after the date of receipt of a request for a hearing. (If a provider's contract is non-renewed, this is not considered as a termination under PHL 4406-d and thus the requirements described above do not apply.)
6. The provider shall not be prohibited from the following actions, nor shall a provider be terminated or refused a contract renewal solely for the following reasons: (a) advocating on behalf of an enrollee, (b) filing a complaint against a managed care organization, (c) appealing a decision of the managed care organization, (d) providing information or filing a

³NY Ins Law § 4303(k).

⁴NY Ins Law § 4803(b) et seq.

report pursuant to PHL 4406 c regarding prohibitions of plans, or (e) requesting a hearing or review.

- 7.** The provider may request a hearing or review before a panel appointed by us upon being terminated by us. Such a hearing panel will be comprised of three persons appointed by us. At least one person on the panel must be in the same discipline or same specialty as the person under review. The panel can consist of more than three members, provided the number of clinical peers constitutes one-third or more of the total membership. The hearing panel shall render a decision in a timely manner. Decisions will include one of the following and will be provided in writing to the health care professional: reinstatement, provisions of reinstatement with conditions set forth by us, or termination.

Decision of the termination shall be effective not less than 30 days after the receipt by the health care professional of the hearing panel's decision. In no event shall the determination be effective earlier than 60 days from receipt of the notice of termination. A provider terminated due to the following is not eligible for a hearing or a review: a case involving imminent harm to patient care, a determination of fraud, or a final disciplinary action by a state licensing board or other governmental agency that impairs the health care professional's ability to practice. A terminating provider, with our approval, may agree to continue an ongoing course of treatment with an enrollee for a transition period of up to 90 days. If the health care professional is providing obstetric care and the member has entered her second trimester of pregnancy, the transitional period includes postpartum care directly related to the delivery. The provider must agree to: (a) continue to accept reimbursement at rates applicable to transitional care, (b) adhere to the organization's quality assurance program and provide medical information related to the enrollee's care, (c) adhere to Aetna's policies and procedures, including referrals and obtaining preauthorization and a treatment plan approved by us.

- 8.** The provider shall agree, or if the Agreement is between the Managed Care Organization (MCO) and an Independent Practice Association (IPA) or between an IPA and an IPA, the IPA shall agree and shall require the IPA's providers to agree, to comply with the human immunodeficiency virus (HIV) confidentiality requirements of Article 27-F of the Public Health Law.

Hospital nonbinding mediation

New York insurance law §3217-b requires that insurance carriers and hospitals enter into nonbinding mediation 60 days prior to a contract termination in order to resolve any outstanding contractual issues. Therefore, Aetna® and our participating hospitals are obligated to enter into nonbinding mediation 60 days prior to any termination when the terms of the current agreement are unresolved.

Confidentiality of HIV-related information⁵

Each health care provider must develop policies and procedures to ensure confidentiality of HIV-related information. Policies and procedures must include:

- An initial and annual in-service education of staff (including contractors)
- Identification of staff who are allowed access and a description of the limits of that access
- A procedure to limit access to trained staff (including contractors)
- A protocol for secure storage (including electronic storage)
- Procedures for handling requests for HIV-related information
- Protection protocols

Providers of ob/gyn care must require HIV pretest counseling with clinical recommendation of testing for all pregnant women. Those women and their newborns must have access to services for positive management of HIV disease, psychosocial support and case management for medical, social and addictive services.

Policies

The policies and procedures promulgated by Company which relate to this Agreement include, but are not limited to: (a) quality improvement/management; (b) utilization management, including, but not limited to: pre-authorization of elective admissions and procedures, concurrent review of services and referral processes or protocols; (c) preadmission testing guidelines; (d) claims payment review; (e) member grievances; (f) physician credentialing; (g) electronic submission of claims and other data required by Company; and (h) any applicable participation criteria as set forth in the participation criteria schedules.

⁵NY Public Health Law § 2782 & NY Ins Law § 2611.

Policies and procedures also include those set forth in the Company's manuals, including the office manual, or their successors (as modified from time to time); Clinical Policy Bulletins made available via Company's public website; and other policies and procedures, whether made available via a secure website for physicians (when available), by letter, newsletter, electronic mail or other media.

Quality Management (QM) program

The QM program focus is the ongoing assessment and improvement of clinical care, service and safety. Among the benefits derived from the implementation and maintenance of a QM program are:

- To drive efficiency of the QM program through continuous quality improvement (CQI) principles
- Engaging members and providers using desired channels at the right time to influence behavior and optimize member health
- Technology, automation and sourcing: driving efficiency of NQM programs through CQI, Robotics, Analytics and vendor management
- Data optimization and insights: comprehensive ingestion and innovative use of data to inform clinical strategies and drive performance
- Anticipation of likely compliance and performance risk for early intervention
- A framework by which to monitor and strengthen all functional processes of the organization through the measurement of performance in service and quality of care
- A multidepartmental approach to quality improvement

Quality strategy statement

The quality strategy is to provide value by facilitating more effective relationships among members, plans and providers to promote desired health outcomes. The strategy is consistent with the core set of principles of the U.S. Department of Health and Human Services National Quality Strategy. Our strategy includes:

- Promoting better health and health care delivery focusing on engagement
- Attending to the health needs of all members
- Eliminating disparities in care
- Aligning public and private sectors

- Supporting innovation, evaluation and rapid-cycle learning and dissemination of evidence
- Using consistent national standards and measures
- Focusing on primary care and coordinating and integrating care across the health care system and community
- Providing clear information so constituents can make informed decisions

The distinguishing factor in our strategy is our view toward quality itself. QM is not an isolated departmental function. Quality activities and metrics are integrated and coordinated across different functional areas to ensure consistency with nationally recognized metrics.

We are committed to Health Plan and Managed Behavioral Healthcare Organization (MBHO) accreditation by the National Committee for Quality Assurance (NCQA) as one means of demonstrating a commitment to continuous quality improvement (CQI) and meeting customer expectations. Healthcare Effectiveness Data and Information Set (HEDIS^{®*}) and Consumer Assessment of Healthcare Providers and Systems (CAHPS^{®**}) reports are produced annually and submitted to NCQA for public reporting and accountability. HEDIS is audited in accordance with NCQA specifications by NCQA-certified HEDIS auditors. CAHPS and the Qualified Health Plan Enrollee Experience Survey are executed by approved survey vendors in accordance with published technical specifications.

Our clinical programs and initiatives are designed to enhance the quality of care delivered to our members and to better inform members through reliance on clinical data and industry-accepted, evidence-based guidelines. We are committed to supporting transparency by providing participating practitioners and members with credible clinical information and tools to make informed decisions.

Quality management (QM) process

We use CQI techniques and tools to improve the quality and safety of clinical care and service delivered to members. These include systematic and periodic follow-up on the effect of interventions, which allows for correction of problems identified through internal surveillance, analysis of complaints and other mechanisms. Quality improvement is implemented through a cross-functional team approach, as evidenced by multidisciplinary committees. Quality reports are used to monitor, communicate and compare key indicators.

*HEDIS[®] is a registered trademark of the National Committee for Quality Assurance (NCQA).

**CAHPS[®] is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

The Aetna Business eXcellence (ABX) vision is to drive a culture of continuous improvement and everyday problem solving, where all associates are focused on improving the work they do to increase employee engagement and drive value to our customers and shareholders.

Finally, we develop relationships with various professional entities and provider organizations that may provide feedback regarding structure and implementation of QM program activities or work collaboratively on quality-improvement projects.

Quality Management (QM) program goals

QM program goals include the following:

- To operate the QM program in compliance with, and in a way that is responsive to, applicable requirements of plan sponsors, federal and state regulators and appropriate accrediting bodies
- To promote the principles and spirit of CQI and ABX
- To address racial and ethnic disparities in health care that could negatively impact quality health care
- To institute company-wide initiatives to improve the safety of members and our communities and to foster communications about the programs
- To implement a standardized and comprehensive QM program that addresses and is responsive to the health needs of our population, including but not limited to, serving members with complex health needs across the continuum of care
- To increase the knowledge/skill base of staff and to facilitate communication, collaboration and integration among key functional areas relative to implementing a sound and effective QM program
- To measure and monitor previously identified issues, evaluate the QM program, and improve performance in key aspects of quality and safety of clinical care, including behavioral health (BH) and quality of service for members, customers and participating practitioners/providers
- To maintain effective, efficient and comprehensive practitioner/provider selection and retention processes through credentialing and recredentialing activities
- To ensure collaboration with behavioral health care networks to improve continuity and coordination of care between BH specialists and primary care practitioners

- To encourage the development and use of services and activities that support public health goals

QM program scope

The scope and content of the QM program are designed to continuously monitor, evaluate and improve the quality and safety of clinical care and service provided to members. The QM program includes, but is not limited to:

- Review and evaluation of preventive and BH services; ambulatory, inpatient, primary and specialty care; high-volume and high-risk services; and continuity and coordination of care
- Development of written policies and procedures reflecting current standards of clinical practice
- Development, implementation and monitoring of patient safety initiatives, and preventive and clinical practice guidelines
- Monitoring of medical, BH, case and disease management programs
- Achievement and maintenance of regulatory and accreditation compliance
- Evaluation of network adequacy, including accessibility and availability of network providers
- Establishing standards for, and auditing of, medical and BH record documentation
- Monitoring for overutilization and underutilization of services (Medicare)
- Performing credentialing and recredentialing activities
- Oversight of delegated activities
- Evaluation of member experience and practitioner satisfaction
- Supporting initiatives to address racial and ethnic disparities in health care
- Collaborating in the development of provider performance programs, such as standardization and sound methodology; transparency; collaboration; and taking action on quality and cost, or quality only, but never cost data alone except in unique situations where there are no standardized measures of quality and/or where there is insufficient data

Contracted practitioners provide input into the QM program through review and feedback on quality improvement studies and surveys, clinical indicators, member and practitioner or provider initiatives, practitioner or provider communications, the QM Program Description and the QM Work Plan.

A variety of mechanisms are used to encourage providers to participate in the CMS and Health & Human Services (HHS) QI initiatives, including but not limited to: provider contract provisions, the provider manual and provider newsletters.

Accountability and committee structure

A. Board of Directors

The applicable Boards of Directors have delegated ultimate accountability for the management of the quality of clinical care and service provided to members to the Chief Medical Officer (CMO). The CMO is responsible for providing national strategic direction and oversight of the QM program. As state regulations require, licensed physicians are involved in the QM program.

B. National Quality Oversight Committee (NQOC)

The Medical Directors referenced above delegate authority for oversight of the national QM program to the NQOC. It facilitates the sharing of QM best practices for accreditation, survey management, regulatory and other areas as appropriate. Delegated responsibilities include, but are not limited to, development, implementation and evaluation of the QM program.

The role of the NQOC includes, but is not limited to:

- Approving the following documents:
 - QM Program Description with State Amendments, QHP Amendments and Medicare Dual Eligible Special Needs Plans (D-SNPs) Addendum
 - QM Work Plan
 - HMO/PPO QM Program Evaluations (includes Exchanges)
 - Care Management Program Description
 - Clinical Claim Review Program Description
 - BH QM Work Plan
 - BH QM/Care Management Program Evaluations
 - Patient Safety Strategy
 - Population Health Management Strategy

- Adopting clinical criteria and protocols with consideration of recommendations from the National Quality Advisory Committee (NQAC)
- Establishing goals, monitoring, evaluating and prioritizing QM and Care Management program activities
- Reviewing and adopting QM, NCS and selected policies and procedures and approving state amendments (as outlined in QM 01, Policy and Procedure Development and Review Policy and Procedure and NCS 501-01/02, Policy Development Policy and Procedure)
- Reviewing and approving (as applicable) regular reports from national workgroups and committees for discussion and feedback as necessary
- Evaluating identified Potential Quality of Care (PQoC) concerns related to facilities/vendors
- Final approval and adoption of medical and BH clinical practice guidelines (CPGs) and preventive services guidelines (PSGs) with consideration of recommendations from the National Quality Advisory Committee (NQAC)
- Overseeing, coordinating and establishing company-wide initiatives to improve the safety of our members and our communities. Additionally, the committee fosters communications about our safety programs to members, employees, physicians, hospitals and other health care professionals and plan sponsors.
- Reviewing and approving Quality Improvement Initiatives
- Adopt BH clinical criteria, protocols and BH CPGs based on recommendations from the NQAC

The NQOC meets at least ten times a year. The NQOC is a multidisciplinary committee composed of department representatives and includes, but is not limited to, the following areas:

- Medical Director, Chairperson
- Medical Director BH, Co-Chairperson
- Office of Chief Medical Officer
- Medical Directors, medical and BH
- National Quality Management Medicare Service Operations
- Pharmacy Management

- Clinical Services
- Network Management
- Customer Service
- Claims
- Complaints, Grievance and Appeals
- National Accounts
- Medicare Compliance
- Service Operations
- Plan Enrollees as state regulations require
- Participating Practitioners as state regulations require

The NQOC delegates authority to the:

- National Quality Advisory Committee (NQAC) to provide direction on clinical quality and to review and make recommendations on the CPGs and PSGs
- National Vendor Delegation Oversight Committee (NVDOC) for oversight and approval of delegated activities
- Credentialing and Performance Committee (CPC) for the decision-making for credentialing, recredentialing and the review of professional conduct
- Practitioner Appeal Committee (PAC) to conduct and render decisions on professional review hearings
- National Quality Management Policy Committee (NQMP) and the National Clinical Services Policy Committee (NCSPC) for policy development and approval
- D-SNP Oversight Committee to provide a central point for review and decision making on key operational performance metrics, health plan performance guarantees and other performance outcomes as appropriate

The NQAC, NVDOC and D-SNP Oversight Committee provide reports to the NQOC at least semiannually.

The NQMP, NCSPC and NQAC present policies, procedures, CPGs and PSGs to the NQOC for adoption as they are developed or revised.

The Aetna Pharmacy Health Plan Quality Oversight Committee (APHPQOC) is the designated committee to provide guidance and direction on pharmacy administrative, clinical, service and quality issues. It provides annual program documents to the NQOC.

The respective boards receive comprehensive reports on QM and Care Management program activities at least annually. State laws and regulations may exceed the requirements of the QM Program Description;

if/when state regulations apply, they are documented in state amendments.

C. National Quality Advisor Committee (NQAC)

The NQAC activities include, but are not limited to, the following:

- Provide input into the QM program through review and feedback on quality improvement studies and surveys, clinical indicators, member and practitioner or provider initiatives, practitioner or provider communications, QM Program Description and QM Work Plan (includes Exchanges).
- Review clinical criteria such as UM Criteria, BH clinical criteria, Medical Clinical Policy Bulletins and protocols for adoption by the NQOC
- Review and provide recommendations to the NQOC regarding medical and behavioral health clinical practice and preventive services guidelines
- Provide reports to the NQOC at least quarterly

The NQAC meets at least four times a year.

Members include:

- Medical Director, Chairperson
- Medical Director BH, Co-Chairperson
- A behavioral health practitioner
- Representatives from a range of contracted participating practitioners in specialties that include primary-care and high-volume specialists (other specialty practitioners may be included as necessary for clinical input)
- Plan Enrollee(s), as state regulations require

D. National Vendor Delegate Oversight Committee (NVDOC)

The NVDOC has oversight of the following:

- Delegation oversight and vendor policies, procedures and processes
- Review and approval of delegated credentialing, claims, customer service, medical management programs (i.e., UM, CM and DM), access, availability and member experience, which includes approval of delegate's program descriptions
- Review of delegates related to general controls, finance and network management as appropriate
- Review of oversight activities required by CMS, including but not limited to, fraud, waste and abuse (FWA), business conduct and integrity (BCI) and code of conduct (COC) directives, and other regulatory oversight activity

- Overall monitoring and reporting of risk and delegate performance
- Review and approval of delegated claims arrangements (national), claims pass-through arrangements, TPA arrangements, customer service, telesales and marketing
- Approval and oversight activities delegated to external (non-Aetna®) entities under national delegation
- Provision of semiannual reports to NQOC

The NVDOC meets monthly and membership includes the following:

Voting members:

- National Quality Management Sr. Director over Delegation, Chairperson
- Medical Directors
- Quality Management Managers over Credentialing and Medical Management (UM, CM, DM, clinical programs, etc.) Oversight
- Senior Manager Finance/Senior Finance Auditor
- Claims Audit Manager
- Network Market Head/Senior Network Managers
- Manager, National Delegation Management (Co-Chairperson)
- Counsel, Law Department
- Compliance Director, Law and Regulatory Compliance

Attendees representing the following areas:

- Network
- Care management
- Medical directors
- Quality Management (credentialing and medical management delegation oversight)
- Finance
- National Delegation Team

E. Medicare-Medicaid Plan (MMP) Delegation Oversight Committee (DOC)

The MMP DOC:

- Evaluates each delegate or prospective delegate's quality assurance plan and ongoing reporting (such as prior authorization time standards and customer service)
- Reviews the results of oversight assessments conducted to monitor the performance of delegated or prospective delegated entities and

makes recommendations to the QMOC regarding delegation status and corrective action plans

- Requests and monitors corrective action plans (CAP) from delegated entities when deemed necessary
- Monitors and evaluates delegated functions via regular reports, at least semiannually, through reporting as defined in the delegation agreement

The MMP DOC meets quarterly, and membership includes the following:

- Chief Medical Officer — chairperson
- Executive Director, Operations, MMP
- Executive Director, Clinical Health Services
- Director of Quality Management, Regulatory and Accreditation, MMP
- Compliance Officer, MMP
- Senior Network Manager, MMP
- Director, Member Services, MMP
- Director, Appeals and Grievances, MMP
- Pharmacy Director, MMP
- Other selected staff or departments as needed

A proxy of manager level or above is permitted.

F. Credentialing and Performance Committee (CPC)

The CPC makes determinations for those applicants being considered for exceptions to Aetna established requirements for professional competence and conduct. The committee conducts professional review activities involving the professional competence or conduct of practitioners whose conduct adversely affects, or could adversely affect, the health or welfare of members for the purpose of evaluating continued participation in the Aetna network.

The CPC meets at least every 45 days, and membership includes the following:

- Medical Director, Facilitator
- Representatives from a range of participating practitioners in specialties that include primary-care and high-volume specialists (other specialty practitioners may be included as necessary for peer review, e.g., dentists, chiropractors)
- Behavioral health practitioners, including a psychiatrist, a psychologist and a masters-level behavioral health clinician

G. Provisionally credentialed providers (New York)⁶

When a completed application of a newly licensed health care professional or a health care professional who has recently relocated to this state from another state and has not previously practiced in this state; who joins a group practice of health care professionals each of whom participates in an Aetna® network; and who is not approved or declined within 60 days of submission of a completed application shall be deemed “provisionally credentialed” and may participate in the network, provided, however, that a provisionally credentialed physician may not be designated as an enrollee’s primary care physician until such time as the physician has been fully credentialed. The network participation for a provisionally credentialed health care professional shall begin on the day following the 60th day of receipt of the completed application and shall last until the final credentialing determination is made by Aetna. A health care professional shall only be eligible for provisional credentialing if the participating group practice of health care professionals notifies Aetna in writing with the appropriate documentation.

H. Practitioner Appeals Committee (PAC)

No voting member of the PAC may have had substantial prior involvement in the matter under appeal. However, this does not preclude PAC members who have participated in prior appeals by the same practitioner from voting.

Other Quality Management committees and work groups are also established to support and augment various processes. These include policy development, pharmacy/therapeutic management, D-SNP oversight and appeals.

The PAC meets on an ad hoc basis and is facilitated by a Medical Director.

The committee is composed of three to seven participating network practitioners:

- A majority of members are peers of the affected practitioner.
- At least one peer must be licensed in the same state as each practitioner reviewed by the committee.
- At least one voting member of the PAC shall practice in a specialty substantially similar to the specialty of the practitioner, if specialty knowledge is required by the nature of the appeal.

No voting member of the PAC may have had substantial prior involvement in the matter under appeal. However, this does not preclude PAC members who have participated in prior appeals by the same practitioner from voting.

Required disclosure relating to out-of-network service and referrals⁷

Help your patients avoid surprise out-of-network claims and coordinate their planned nonemergent services with participating providers. New York law has specific notification requirements providers must give to their patients prior to performing services. A summary is provided below.

- Physicians must tell patients which plans they participate in. This includes detailed information about any referrals they make to ancillary providers, like anesthesiologists or assistant surgeons. This applies to both office and hospital settings. A physician is required to provide a patient or prospective patient with the name, practice name, mailing address and telephone number of any health care provider scheduled to perform anesthesiology, laboratory, pathology, radiology or assistant surgeon services in connection with care to be provided in the physician’s office for the patient or with care coordinated or referred by the physician for the patient at the time of referral to or coordination of services with such provider.
- A physician is also required to notify patients scheduled for hospital admission or scheduled for outpatient hospital services of the name, practice name, mailing address and telephone number of any other physician whose services will be arranged by the physician and are scheduled at the time of the preadmission testing, registration or admission at the time nonemergency services are scheduled; and information as to how to determine the health care plans in which the physician participates.
 - If the patient asks, nonparticipating providers must provide an estimate of the amount they will bill the patient for services. They must also give the patient an insurance claim form.
 - Hospitals must post the following on their websites:
 - Standard charges for services
 - Health plan participation
 - Detailed information relating to physicians employed or contracted with the hospital
 - Information to help the patient see whether the physician participates in the patient’s health plan

⁶NY Ins Law § 4803.

⁷NY Ins Law § 3217-a & § 4324.

Reminder: You can help your patients save money by referring them to in-network providers.

A new enrollee whose health care provider is not a member of the Aetna® network may request to continue an ongoing course of treatment with the enrollee's current provider, subject to provider agreement where (a) the period of transition is up to 60 days if the enrollee has a life-threatening disease or condition or a degenerative and disabling disease or condition; or (b) if the enrollee has entered the second trimester of pregnancy at the effective date of enrollment, the transitional period shall include provision of postpartum care related to the delivery.

Our members may change their primary care physician (PCP) selection by calling Member Services at the number listed on their ID card. Or a member may change his or her PCP selection online using our **provider portal**.

The PCP arranges any necessary, appropriate specialty care for Aetna members by issuing a referral as may be required under the member's benefits plan. If a member wishes to change specialty providers after the initial referral is issued, this should also be coordinated by contacting the PCP.

Adverse reimbursement change⁸

Providers who are considered health care professionals under Title 8 of the New York Education Law must receive written notice from Aetna at least 90 days prior to an adverse reimbursement change ("Material Change") to the provider agreement with Aetna (the "Agreement"). If the health care professional objects to the Material Change that is the subject of the notice by Aetna, the health care professional may, within 30 days of the date of the notice, give written notice to Aetna to terminate the Agreement effective upon the implementation of the Material Change. A Material Change is one that "could reasonably be expected to have an adverse impact on the aggregate level of payment to a health care professional."

The statutory exceptions to this notice requirement are listed below.

1. The change is otherwise required by law, regulation or applicable regulatory authority, or is required due to changes in Fee Schedules, reimbursement methodology or payment policies by the state or federal government or by the American Medical Association's Current Procedural Terminology (CPT) Codes, Reporting Guidelines and Conventions.

*Within the bounds of Department of Financial Services guidance.

⁸NY Ins Law § 3217-b(g)(1).

⁹NY Ins Law § 3224-a.

¹⁰N.Y. Comp. Codes R. & Regs. tit. 11 § 52.23.

2. The change is provided for in the contract between the MCO and the provider or the IPA and the provider through inclusion of or reference to a specific fee or fee schedule, reimbursement methodology or payment policy indexing mechanism.

In addition, there is no private right of action for a health care professional relative to this provision.

Claims processing time frames⁹

Claims submitted electronically must be paid within 30 days, and paper or facsimile claim submissions must be paid within 45 days. There is a 30-day time frame for Aetna to request additional information or to deny the claim.

Coordination of Benefits (COB)¹⁰

We cannot deny a claim, in whole or in part, on the basis that it is coordinating benefits and the member has other insurance, unless Aetna has a "reasonable basis" to believe that the member has other health insurance coverage that is primary for the claimed benefit. In addition, if Aetna requests information from the member regarding other coverage and does not receive the information within 45 days, Aetna must adjudicate the claim. The claim cannot be denied by Aetna on the basis of nonreceipt of information about other coverage.

Claims practices: provider claims submission time period*

Providers must initially submit claims within 120 days after the date of the service to be valid and enforceable against Aetna, unless a time frame more favorable to the provider was agreed to by the provider and Aetna or unless a different time frame is required by law.

Participating providers are permitted to request a reconsideration of a claim that was denied solely because it was untimely. Where the provider can demonstrate that the late claim resulted from an unusual occurrence and the provider has a pattern of timely claims submissions, Aetna must pay the claim. However, Aetna may reduce the reimbursement of a claim by up to 25 percent of the amount that would have been paid had the claim been submitted in a timely manner. Nothing precludes Aetna and the provider from agreeing to a reduction of less than 25 percent. The right to reconsideration shall not apply to a claim submitted 365 days after the service, and in such cases, Aetna may deny the claim in full.

Aetna® has developed a process to determine what constitutes an unusual occurrence. Examples of an unusual occurrence include, but are not limited to:

- A disaster outside of control of the provider (tornado, flood, etc.)
- Proof submitted by the provider that the provider has a pattern of timely filing

Overpayment recovery: provider challenges and extension to all providers¹¹

You may request an appeal of any overpayment decision by contacting Aetna Provider Services at **1-800-624-0756 (TTY: 711)** or by sending your request for an appeal with a copy of the overpayment letter to PO Box 14020, Lexington, KY 40512. Some important aspects of the process are noted below.

- We may not initiate an overpayment recovery effort more than 24 months after the provider's receipt of the original payment, except when the recovery efforts are based on a reasonable belief of fraud or other intentional misconduct or abuse.
- For recoveries other than those involving duplicate payments, Aetna must provide a health care provider with written notice 30 days prior to engaging in overpayment recovery efforts. Such notice must state the patient name, service date, payment amount, proposed adjustment and a reasonably specific explanation of the proposed adjustment.
- The **[Aetna Provider Disputes & Appeals Overview page](#)** explains our procedure for processing a provider's appeal of an overpayment recovery decision. You can access a copy of the process on our website at the above or call Provider Services at **1-800-624-0756 (TTY: 711)** to request a copy. The appeal process involves the following:
 - Other than recovery for duplicate payments, we will provide thirty days' written notice before requesting an overpayment recovery. Our notice will list: (i) the patient name, (ii) service date, (iii) payment amount, (iv) adjustment sought and (v) an explanation for the adjustment
 - You can dispute an overpayment recovery and share relevant claims information. You should explain your specific reasons why you feel the overpayment recovery is incorrect.
 - We will not initiate overpayment recovery efforts more than 24 months after the original payment was

received by a health care provider. However, no such time limit shall apply to overpayment recovery efforts that are: (i) based on a reasonable belief of fraud or other intentional misconduct, or abusive billing, (ii) required by, or initiated at the request of, a self-insured plan, or (iii) required or authorized by a state or federal government program or coverage that is provided by this state or a municipality thereof to its respective employees, retirees or members. Notwithstanding the aforementioned time limitations, in the event that a health care provider asserts that a health plan has underpaid a claim or claims, the health plan may defend or set off such assertion of underpayment based on overpayments going back in time as far as the claimed underpayment. For purposes of this paragraph, "abusive billing" shall be defined as a billing practice which results in the submission of claims that are not consistent with sound fiscal, business, or medical practices and at such frequency and for such a period of time as to reflect a consistent course of conduct.

Participating provider and participating hospital reimbursement

Aetna is prohibited from treating a claim from a network hospital as out of network solely on the basis that a nonparticipating health care provider treated the member. Likewise, a claim from a participating provider cannot be treated as out of network solely because the hospital is nonparticipating with Aetna. "Provider" in this section means an individual licensed, certified or registered under Title 8 of the Education Law or comparably licensed, registered or certified by another state.

Participating hospital coding adjustments¹²

If we adjust payment on a claim based upon a coding decision, you have the right to submit medical records and request the payment adjustment be reviewed.

You should submit your request within 30 days of receipt of our payment using the address on your Explanation of Benefit/Payment statement.

Rare disease treatment¹³

External appeal rights for a final adverse determination involving a rare disease treatment was added to Section 4910 of the Public Health Law. Aetna will be updating its utilization review policies and procedures, and all notices will be reviewed to ensure that the rights afforded to members seeking rare disease treatment are addressed.

¹¹NY Ins Law § 3224-b.

¹²NY Ins Law § 3224-a.

¹³NY Ins Law § 4910.

Provider external appeals right¹⁴

External appeal rights to providers have been extended to include concurrent adverse determinations. A provider will be responsible for the full cost of an appeal for a concurrent adverse determination upheld in favor of Aetna®; Aetna is responsible for the full cost of an appeal that is overturned; and the provider and Aetna must evenly divide the cost of a concurrent adverse determination that is overturned in part. The fee requirements do not apply to providers who are acting as the member's designee, in which case the cost of the external appeal is the responsibility of us.

In cases where providers request an external appeal of a concurrent adverse determination on their own behalf, or on behalf of the member as the member's designee, providers are prohibited from seeking payment, except applicable copays, from members for services determined to be not medically necessary by the external appeal agent. Members are to be held harmless in such cases. For the provider to claim that the appeal of the final adverse determination is made on behalf of the member, the completion of the external appeal application and the designation will be required. The superintendent has the authority to confirm the designation or to request additional information from the member. Where the member has not responded, the superintendent will inform the provider to file an appeal. A provider responding within the time frame will be subject to the external appeal payment provisions described above. If the provider is unresponsive, the appeal will be rejected.

Surprise out-of-network claim¹⁵

New York law protects members from surprise out-of-network bills (claims). As a contracted provider, you play an important role in keeping our members from incurring surprise bills. Please select participating providers when coordinating care for our members. This will help avoid the generation of surprise bills and any administrative issues required to address them.

Note: A surprise bill is not a bill for services received when a network provider was available and a member knowingly selected an out-of-network provider. Learn more on [Aetna.com](https://www.aetna.com) > Explore Aetna Sites > For Providers > [Insurance regulations by state](#).



NORTH CAROLINA

Medicare Dual-Eligible Special Needs Plans (D-SNPs)

Physical Therapy (PT) and Occupational Therapy (OT) referrals

OptumHealth administers components of the network physical and occupational therapy benefits to all Aetna products (including Aetna Medicare Advantage) except:

- Aetna Signature Administrators® plans
- Cofinity® plans
- Coventry® Workers' Compensation Network plans
- Aetna Coventry plans
- Meritain Health® plans
- Traditional Choice® plans

You should refer Aetna members enrolled in these plans to participating OptumHealth physical and occupational therapists. For a list of participating OptumHealth physical and occupational therapists, use our [online provider search tool](#).

OptumHealth's responsibilities include:

- Network management and contract administration
- Utilization management
- Claims administration

Note: Bill all speech therapy claims directly to Aetna. We will process these claims.

Specialist care

In-network specialist care

For members with serious or chronic degenerative, disabling or life-threatening diseases or conditions requiring long-term specialist care, the primary care physician (PCP) may submit a referral request to Provider Services for multiple visits for up to 12 months.

Out-of-network specialist care

For members with serious or chronic degenerative, disabling or life-threatening diseases or conditions requiring long-term specialist care, the PCP may submit a referral request for multiple visits for up to 12 months.

Out-of-network standing referrals follow standard out-of-network approval processes.

¹⁴NY Ins Law § 4910.

¹⁵NY Fin Serv L § 603.

Requests for a specialist as the PCP for members with serious or chronic degenerative, disabling or life-threatening diseases or conditions requiring specialized medical care may be submitted. If approved, the specialty referral will be consistent with the treatment plan agreed to by the member's PCP, the specialist, and the member or the member's designee and us.

Physician accessibility standards

Primary care physicians (PCPs)

We have established standards for member access to primary care services. Each PCP is required to have appointment availability within the following time frames:

- Routine care: within 7 calendar days
- Urgent complaint: same day or within 24 hours

In addition, all participating PCPs must have a reliable answering service or machine with a beeper or paging system 24 hours a day, 7 days a week. A recorded message or answering service that refers the member to the emergency room is not acceptable.

Specialist physicians

We have established standards for member access to specialty care services. Each specialty care practitioner is required to have appointment availability within the following time frames:

- Routine care: within 30 calendar days
- Urgent complaint: same day or within 24 hours

In addition, all participating specialty care physicians must have an answering service or machine with a beeper or paging system 24 hours a day, 7 days a week.

A recorded message or answering service that refers the member to the emergency room is not acceptable.

For North Carolina, the previously mentioned standards, with the exception of after-hours care, also apply to the following nonphysician providers:

- Audiologists
- Optometrists
- Chiropractors
- Physical therapists
- Dietitians
- Podiatrists
- Midwives
- Respiratory therapists
- Occupational therapists
- Speech therapists

For these North Carolina nonphysician providers, a recorded message or answering service that refers the member to the emergency room is acceptable.



Medicare Dual-Eligible Special Needs Plans (D-SNPs)



Specialist as Principal Physician Direct Access (SPPDA) program

The voluntary SPPDA program provides eligible members suffering from serious or complex medical conditions with direct access to covered specialty care.

Program details

HMO-based members with serious or complex medical conditions who require ongoing specialty care are eligible to join in the program. "Serious or complex medical conditions" are medical conditions or diseases that are:

- Life-threatening
- Disabling
- Degenerative

Examples include: acquired immune deficiency syndrome (AIDS), cancer, chronic and persistent asthma, diabetes with target organ involvement, emphysema and organ failure that may require transplant.

To help promote continuity of care for members participating in the SPPDA program, these members' PCPs will continue to play an active role in coordinating member care. PCPs will:

- Help, where appropriate, in drafting any necessary treatment plans
- Treat problems unrelated to those that caused the member to enroll in the program
- Receive periodic updates concerning the care their patients have received through the program

The SPPDA program is offered in addition to existing programs by which eligible members may directly access covered obstetric/gynecologic, mental health, substance abuse disorder, or routine vision services or treatment. The program is not available to members suffering from conditions that are not serious or complex. Members with such conditions may, however, request limited-standing referrals from their PCPs.

The member must meet specific medical criteria for chronicity and severity of a chronic condition as defined below.

- The PCP must have seen the patient within three months prior to requesting the direct access authorization.
- The primary diagnosis must be based on a chronic disease.
- There may or may not be a secondary diagnosis (comorbidity).
- The patient has evidence of severe disease or progression despite treatment.

For help, call Patient Management at the number on the member's ID card.

OREGON

Complaints and appeals

We have a formal complaints and appeals policy for physicians, health care professionals and facilities. To learn more, see our complaints and appeals policy located in our [Provider Manual](#).

Obtaining fee schedule information

For fee schedule/allowable rate information, please register with Availity® and then go to Fee Schedules on the Availity Reference Center website. **Note:** Only medical doctors (MDs) or doctors of osteopathy (DOs) who have direct contracts with us can get their fee schedules through Availity. No other type of provider can access their fee schedule via Availity.

If you need allowable fees for 10 codes or less, the Provider Contact Center (PCC) can provide that information over the phone at **1-888-632-3862 (TTY: 711)**. If you need allowable fees for 11 codes or more, please put the codes on an Excel® spreadsheet and email it to FeeSchedule@aetna.com. On the spreadsheet, include the following information.

- Contact phone number
- Modifiers
- Current Procedure Terminology (CPT) code
- Tax identification number (TIN)

You will receive the results within 30 business days.

Performance programs

We use practitioner and provider performance data to help improve the quality of service and clinical care our members receive if certain thresholds are met. To learn more, see the Performance Programs section located in our [Provider Manual](#).

PENNSYLVANIA

Capitated programs

Direct-access specialties

Medicare Dual-Eligible Special Needs Plans (D-SNPs)

RHODE ISLAND

Direct-access specialties

Claims processing

In accordance with Rhode Island law, providers may submit claims to us once their credentialing application has been approved. In order to ensure that claims are paid at the contracted rate during initial claim processing, we ask that providers hold claims until their contract with us has been fully executed and our systems have been updated. Once the system is updated, we will pay claims at your contracted rate, retroactive back to the date of your approved credentialing application. To verify participation status, providers should contact us via one of these methods:

- **Aetna® HMO-based plans:** Call the Aetna Provider Contact Center at **1-800-624-0756 (TTY: 711)**.
- **Aetna non-HMO-based plans:** Call **1-888-632-3862 (TTY: 711)**.
- **All Aetna plans:** Visit our [provider portal](#).

Demographic data changes

Demographic changes that are submitted via our secure provider website on Availity® and that do not require intervention will be processed within seven business days of receipt, in accordance with Rhode Island regulations.



SOUTH CAROLINA

Physical Therapy (PT) and Occupational Therapy (OT) referrals

OptumHealth administers components of the network physical therapy and occupational health therapy benefits to all Aetna® products (including Aetna Medicare Advantage) except:

- Aetna Signature Administrators® plans
- Cofinity® plans
- Coventry® Workers' Compensation Network plans
- Aetna Coventry plans
- Meritain Health® plans
- Traditional Choice® plans

You should refer Aetna members enrolled in these plans to participating OptumHealth physical therapists and occupational therapists. For a list of participating OptumHealth physical therapists and occupational therapists, use our [online provider search tool](#).

OptumHealth's responsibilities include:

- Network management and contract administration
- Utilization management
- Claims administration

Note: Bill all speech therapy and chiropractic claims directly to Aetna. We will process these claims.

Primary Care Physician Initial Lab Designation and Change Request forms

Refer to the forms library on our [provider website](#) to access the Primary Care Physician Initial Lab Designation and Change Request forms. Once logged in to the site, go to Plan Central > Aetna Health Plan > Aetna Support Center > Forms Library > Lab Selection Forms.



TENNESSEE

Primary care physicians (PCPs)

We have established standards for member access to primary care services. Each PCP is required to have appointment availability within the following time frames:

- Routine care: within 7 calendar days
- Urgent complaint: same day or within 24 hours

In addition, all participating PCPs must have a reliable answering service or machine with a beeper or paging system 24 hours a day, 7 days a week. A recorded message or answering service that refers the member to the emergency room is not acceptable.

Specialist physicians

We have established standards for member access to specialty care services. Each specialty care practitioner is required to have appointment availability within the following time frames:

- Routine care: within 30 calendar days
- Urgent complaint: same day or within 24 hours

In addition, all participating specialty care physicians must have an answering service or machine with a beeper or paging system 24 hours a day, 7 days a week.

A recorded message or answering service that refers the member to the emergency room is not acceptable.

For North Carolina, the previously mentioned standards, with the exception of after-hours care, also apply to the following nonphysician providers:

- Audiologists
- Optometrists
- Chiropractors
- Physical therapists
- Dietitians
- Podiatrists
- Midwives
- Respiratory therapists
- Occupational therapists
- Speech therapists

For these North Carolina nonphysician providers, a recorded message or answering service that refers the member to the emergency room is acceptable.

Additional physician accessibility requirements

In Tennessee, we have established a goal for reasonable in-office wait time and after-hours telephone call-back response time of within 15 minutes.



Medicare Dual-Eligible Special Needs Plans (D-SNPs)

Access standards

The regulations combined with our provider access standards require that our contracted providers meet the following time frames:

- **Urgent care appointments for medical conditions:** within 24 hours of the request for appointment
- **Urgent care for behavioral health services:** within 24 hours of the request for appointment
- **Routine appointments for primary care:** within seven calendar days of the request for appointment
- **Routine appointments for medical conditions:** within three weeks of the request for appointment
- **Routine appointments for behavioral health conditions:** within two weeks of the request for appointment
- **After-hours care:** Each primary care and specialist physician must have a reliable answering service or machine with a beeper or paging system 24 hours a day, 7 days a week. A recorded message or answering service that refers members to emergency rooms is not acceptable. The same standard applies to behavioral health practitioners who are physicians with hospital admitting privileges.

Gynecologists as principal physicians for the Women’s Health Care Program

This direct-access program allows female members to visit any participating gynecologist for women’s health-related care without a referral. We’re expanding the program to allow the gynecologist to issue referrals for women’s health and nonwomen’s health conditions detected during a visit. In this instance, the gynecologist can refer the member to the appropriate specialist and continue overseeing the member for that condition. Or the gynecologist can request that the member’s primary care physician (PCP) follow up and provide oversight.

In addition, in keeping with Aetna’s expanded laboratory and radiology policy, the gynecologist can order any necessary laboratory or radiological testing without a referral. (This excludes pregnant women who are participating in our Aetna Maternity Program.) The member should be referred to the appropriate capitated or contracted labs, if applicable.

How to bill

The gynecologist or PCP who performs the annual gynecologic primary and preventive visits should bill using the evaluation and management (E&M) codes for preventive visits (99384-7 and 99394-7). All other visits to the gynecologist should be coded using standard E&M codes. The gynecologist will collect the standard specialist copayment. When a woman uses both a gynecologist and a PCP for her care, the physicians should work together to coordinate her care. They should use their standard processes to communicate the treatment plans, services rendered and summaries of visits. Parts of the Aetna® gynecologist as principal physician for Women’s Health Care Program allow the following:

- The gynecologist can act as the principal physician for all of a woman’s health care. This empowers the woman to choose either her gynecologist or her PCP to care for her needs at that particular time in her life based on the expertise of the physician she chooses.
- The woman can be evaluated by her gynecologist without a referral from the PCP.
- The gynecologist can perform and be paid for diagnostic testing that can be done in their office. This includes studies on the “Automatic List” as well as screening and diagnostic mammography, pelvic ultrasounds, urodynamic testing and bone density testing.
- The gynecologist can refer the member for all laboratory and radiological studies needed without requiring a referral from her PCP. All laboratory or radiological testing should continue to be performed at the capitated facility ed to the woman’s PCP, or if there is no capitated network, at any participating laboratory or radiology facility in the relevant network.
- The gynecologist can refer members to any participating specialist or PCP in our network (except in IPA networks) for evaluation and treatment of any condition detected during a gynecological visit.
- Follow-up care by a specialist physician can be coordinated through either the PCP or the gynecologist.
- The gynecologist can precertify an admission when the patient needs to be admitted to a short procedure unit or hospital for surgery, and the gynecologist is the admitting physician. This precertification process will automatically generate the referral for the procedure to ensure payment without the need for the member to get a referral from a PCP. Precertification for the site of therapeutic abortions may be dependent on regional facilities and the participation of doctors who perform these procedures in their office or in cost-effective facilities.

Note: Depending on a member’s plan, referrals to out-of-network providers may not be covered or may result in substantial out-of-pocket costs to the member. Certain providers may be affiliated with an IPA, physician medical group, integrated delivery system or other provider group. Members who select these providers will generally be referred to specialists and hospitals affiliated within or otherwise affiliated with those groups.

Women’s health: variations from the national program for the State of Texas

For information on our Aetna Women’s HealthSM programs, refer to the Women’s Health Programs & Policies manual. Or visit our **provider website**. Once logged in, go to Clinical Resources > Main Page > Women’s Health Programs & Policies.

Note: Obstetrical ultrasounds performed in the office do not require an authorization and are paid on a fee-for-service basis. Austin, Corpus Christi and San Antonio markets do not participate in the nonstress test enhancement program and are paid on a fee-for-service basis.

Note: The term “precertification,” used here and throughout the office manual, means the utilization review process to determine whether the requested service, procedure, prescription drug or medical device meets our clinical criteria for coverage. It does not mean precertification as defined by Texas law, which is as a reliable representation of payment of care or services to fully insured HMO and preferred provider organization members.

Specialists as PCPs

A full-risk HMO member may apply to the health plan to use a non-primary-care specialist as a PCP.

The written request must include:

- Certification by the non-PCP specialist of the medical need for the member to use the non-PCP specialist as a PCP
- A statement signed by the non-PCP specialist saying that they are willing to accept responsibility for the coordination of all of the member’s health care needs
- The signature of the member

The non-PCP specialist must meet the health plan’s requirements for PCP participation, including credentialing. The contractual obligations of the

non-PCP specialist must be consistent with the contractual obligations of the health plan’s PCPs.

For help, call Patient Management at the number on the member’s ID card.

Peer-to-peer process

Prior to an adverse determination being issued to a provider, a provider is given an opportunity to discuss the plan of treatment for the enrollee with a physician reviewer. This is the only opportunity to speak with the reviewing doctor to potentially alter a determination.

Note: The issuance of an adverse determination is defined as when an adverse determination is communicated to the provider of record, either verbally or in writing. If an adverse determination has been issued verbally or in writing to a provider, the doctor may not alter or overturn the denied service. Any request for reconsideration or submission of additional clinical information received after an adverse determination has been issued verbally or in writing to a provider will be treated as an appeal request.

Utilization management timelines

Type of decision	Aetna® will issue response within:
Approval notice	Two working days
Adverse determinations notice	One working day (written notice within three working days)
Poststabilization care, emergency treatment or life-threatening conditions	Within the time appropriate to the circumstances, but not to exceed one hour
Appeal of adverse determination	As soon as practical, but no later than 30 days after the date the appeal is received
Expedited appeal (for example, life-threatening conditions, continued stays for hospitalized patients)	In accordance with the medical immediacy of the case, but not to exceed one working day

For determinations concerning acquired brain injury, a utilization review agent (URA) must provide notification of the determination through a direct telephone contact to the individual making the request. This must not be later than three business days after the date on which an individual requests utilization review or requests an extension of coverage based on medical necessity or appropriateness. This requirement does not apply to a determination made for coverage under a small employer health benefits plan.

If an appeal is denied, health care providers may request a review by a provider in the same or similar specialty — one who typically manages the condition. They can do this by submitting a written request for review of the appeal within 10 working days of receiving the adverse determination.



Utah networks

Aetna Standard Network for Utah

The Aetna Standard Network for Utah does not have a specific symbol or wording that identifies it on the ID card, other than the Aetna® logo. You may see other network symbols when your patient has supplemental access to networks outside of Utah. Common examples include: First Health and the Aetna Premier Care Network.

Includes:

- HCA/Mountain Star
- Steward Health Care (formerly IASIS)
- University of Utah
- Intermountain Primary Children's Hospital
- Intermountain Healthcare facilities and providers outside of Salt Lake, Utah, Weber and Davis counties

Peak Preference Network*

The card will display Peak Preference Network.

Includes:

Maximum Savings (Level 1) Hospitals:

- HCA/Mountain Star
- Steward Health Care (formerly IASIS)

Standard Savings (Level 2) Hospitals:

- University of Utah
- Intermountain Primary Children's Hospital

*Refer to level 1 for maximum savings.

**This network is different from Aetna Standard. Be sure to make in-network referrals.

- Intermountain Healthcare facilities and providers outside of Salt Lake, Utah, Weber and Davis counties

Utah Connected Network**

The card will display Utah Connected Network.

Includes:

- HCA/Mountain Star
- All Intermountain Healthcare facilities and providers
- University of Utah Neuropsychiatric Institute
- University of Utah Department of Pediatrics
- University of Utah Division of Dermatology
- University of Utah Behavioral Health
- Huntsman Mental Health Institute (formerly University of Utah Neuropsychiatric Institute)

Not registered yet? Go to the [Aetna provider portal on Availity](#).

Availity Client Services: 1-800-282-4548 between the hours of 8:00 AM and 8:00 PM ET, Monday through Friday.



Medicare Dual-Eligible Special Needs Plans (D-SNPs)

Physical Therapy (PT) and Occupational Therapy (OT)

OptumHealth administers components of the in-network freestanding facilities for PT and OT benefits to all Aetna products (including Aetna Medicare Advantage) except:

- Aetna Signature Administrators® plans
- Cofinity® plans
- Aetna Coventry® plans
- Indemnity (traditional) plans
- Meritain Health® plans
- Strategic Resource Company (SRC, An Aetna company) plans
- Coventry Workers' Compensation Network plans

You should refer Aetna® members enrolled in these plans to participating OptumHealth PT and OT providers. For a list of participating OptumHealth PT and OT providers, use our [online provider search tool](#).

OptumHealth's responsibilities include:

- Network management and contract administration
- Utilization management
- Claims administration

Referral process for PCPs

Members can access OptumHealth PT and OT providers without an electronic referral by their PCP. However, a script from the referring provider is required. The initial visit does not require a referral. OptumHealth will receive the information needed for visits after the first one from the PT or OT provider.

You should contact OptumHealth if you have questions about referral status after the initial visit and once you have sent in the patient summary form.

Contact OptumHealth at **1-800-344-4584**.

Claims submission

In accordance with Virginia law, providers may submit claims to us once they have completed credentialing if the provider:

- Is employed by or a member of the group practice
- Has applied for acceptance on the carrier's provider panel and the carrier has notified the provider of the carrier's intent to continue to process the provider's application to obtain necessary credentialing information
- Has a valid license issued by a health occupations board to practice in the state
- Is currently credentialed by an accredited hospital in the state or has professional liability insurance

In order to ensure that claims are paid at the contracted rate during initial claim processing, we ask that providers hold claims until their contract with us has been fully executed and our systems have been updated. Once the system is updated, we will pay claims at your contracted rate, retroactive back to the date that we received your credentialing application from CAQH®. To verify participation status, providers should contact our Provider Service Center.

- HMO-based and Medicare Advantage plans: **1-800-624-0756 (TTY: 711)**
- All other plans: **1-888-632-3862 (TTY: 711)**

Or just use our [online provider search tool](#).

Note: Bill all speech therapy claims directly to Aetna. We will process these claims.

WASHINGTON

Complaints and appeals

We have a formal complaints and appeals policy for physicians, health care professionals and facilities. To learn more, see our complaints and appeals policy located in our [Provider Manual](#).

Obtaining fee schedule information

For fee schedule/allowable rate information, please register with Availity® and then go to Fee Schedules on the Availity Reference Center website. **Note:** Only medical doctors (MDs) or doctors of osteopathy (DOs) who have direct contracts with us can get their fee schedules through Availity. No other type of provider can access their fee schedule via Availity.

If you need allowable fees for 10 codes or less, the Provider Contact Center (PCC) can provide that information over the phone at **1-888-632-3862 (TTY: 711)**. If you need allowable fees for 11 codes or more, please put the codes on an Excel® spreadsheet and email it to FeeSchedule@aetna.com. On the spreadsheet, include the following information.

- Contact phone number
- Current Procedure Terminology (CPT) code
- Modifiers
- Tax identification number (TIN)

You will receive the results within 30 business days.

Performance programs

We use practitioner and provider performance data to help improve the quality of service and clinical care our members receive, if certain thresholds are met. To learn more, see the Performance Programs section located in our [Provider Manual](#).

Use of the substitute provider notification process

Background

In accordance with Washington Administrative Code (WAC) 284-170-380 Standards for Temporary Substitution of Contracted Network Providers — “Locum Tenens” Providers, we permit the following categories of contracted network providers in Washington state to arrange for temporary substitution by a substitute provider:

- Doctor of medicine
- Doctor of osteopathic medicine
- Doctor of dental surgery
- Doctor of chiropractic
- Podiatric physician and surgeon
- Doctor of optometry
- Doctor of naturopathic medicine
- Advanced registered nurse practitioners (for 90 days, every calendar year)

Per the above WAC regulation, at the time of substitution, the substitute provider must:

- Have a current Washington license and be legally authorized to practice in this state
- Provide services under the same scope of practice as the contracted network provider
- Not be suspended or excluded from any state or federal health care program
- Have professional liability insurance coverage
- Have a current drug enforcement certificate, if applicable

Workflow

- Providers must notify their Aetna® network account manager of their intent to use substitute providers at least 10 business days prior to the beginning of the substitution period using the Intent to Use a Substitute Provider form.
- An Aetna medical director will review each Intent to Use a Substitute Provider form submission, accept or reject it, and then return the submission to the provider.
- If a provider wants to propose a change to an accepted submission, the provider should mark the changes on the original accepted form and then submit it at least 10 business days in advance of the proposed change.
- A medical director will review the marked-up form, accept it or reject it, and then return the submission to the provider.

To obtain a copy of the Intent to Use a Substitute Provider form, log in to our [provider website](#). Then, go to Plan Central > Aetna Health Plan > Aetna Support Center > Forms Library.

Contact information:

Seattle Network Management
Phone: **1-800-720-4009**
Fax: **1-860-262-9619**

Surprise out-of-network claim

Washington law protects members from surprise out-of-network bills (claims). As a contracted provider, you play an important role in keeping our members from incurring surprise bills. Please select participating providers when coordinating care for our members. This will help avoid the generation of surprise bills and any administrative issues required to address them.

Washington Vaccine Association (WVA)

In compliance with WA RCW 70.290.010 –.900, the WVA is an independent, nonprofit organization that allows Washington State to provide vaccines for all children under the age of 19. Health plans and other payers reimburse WVA for vaccines. The WVA collects these payments and transfers the funds to the State Department of Health, where its Childhood Vaccine Program purchases vaccines at federal contract rates and distributes vaccines to physicians, hospitals and other providers at no charge.

Read more about the [vaccine assessment grid and about submitting assessments to health plans](#).



WEST VIRGINIA

[Direct-access specialties](#)

[Medicare Dual-Eligible Special Needs Plans \(D-SNPs\)](#)

Capitated programs: primary care physician (PCP) selection of capitated specialty providers*

In some health maintenance organization (HMO)-based markets, PCPs (including those who are newly credentialed) must select one specialty care provider to deliver care to all of their patients in HMO-based benefits plans. Specialists should redirect these members back to their selected PCP for referrals to the appropriate capitated provider. To select a capitated provider, PCPs should call our Provider Service Center at **1-888-632-3862 (TTY: 711)**.



Group name	Specialty	Participating counties	Benefits plans
Northwell Health Laboratories	Laboratory	Nassau, Queens and Suffolk in New York	Medicare Advantage HMO-based plans
Staten Island University Laboratory	Laboratory	Staten Island in New York	Medicare Advantage HMO-based plans
Radiology (selected provider)	Radiology*	Southern New Jersey and select counties in Delaware and Pennsylvania	HMO-based plans
Physical therapy (selected provider)	Physical therapy	Select counties in Delaware and Pennsylvania	HMO-based plans
Podiatry (selected provider)	Podiatry	Select counties in Delaware and Pennsylvania	HMO-based plans

*All members enrolled in HMO-based plans in which referrals are required (see the Aetna® Benefits Products Booklet) must be referred by their PCP. Exceptions include magnetic resonance imaging (MRI) and magnetic resonance angiography (MRA) scans, positron emission tomography (PET) scans, nuclear medicine and mammography.

Direct-access specialties

State	Specialty	Products	Comments
Connecticut Delaware District of Columbia Maine Maryland Massachusetts New Hampshire New Jersey Pennsylvania Rhode Island Virginia West Virginia	Behavioral health	All	All Aetna® members have direct-access benefits for individual outpatient behavioral health visits unless they have: <ul style="list-style-type: none"> Behavioral health benefits plans that we administer but do not manage Self-funded plans that have plan sponsors who have expressly purchased precertification requirements and those services noted on the <u>Behavioral Health Precertification List</u>
Connecticut Delaware District of Columbia Maine Maryland Massachusetts New Hampshire New Jersey Pennsylvania Rhode Island Texas Virginia West Virginia	Ob/gyn	All	<u>Women's Health Programs and Policies Manual</u>
Connecticut Delaware District of Columbia Maine Maryland Massachusetts New Hampshire New Jersey Pennsylvania Rhode Island Virginia West Virginia	Routine eye care (ophthalmology and optometry)	All	Visit our online <u>provider portal</u>

State	Specialty	Products	Comments
Delaware New York Northern New Jersey Pennsylvania	Radiology	Capitated or FFS direct access HMO-based plans	<ul style="list-style-type: none"> • CT scan • Mammogram • MRI/MRA scan • OB ultrasound • Radiation therapy (Specialty RO only) Certain procedures require precertification.
Delaware New York Pennsylvania	Laboratory	All	Use the Lab Requisition form in lieu of referral.

Enhanced clinical review program

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New York, North Carolina, Northern New Jersey, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Southern New Jersey (Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer and Salem counties), Tennessee, Vermont, Virginia, Washington, Washington DC, West Virginia, Wisconsin and Wyoming

eviCore healthcare manages pre-authorization for certain outpatient procedures for *all commercial and Medicare plans* (except indemnity Traditional Choice® plans). Some exceptions may apply. Please contact eviCore healthcare for details.

Pre-authorization is required for all Aetna® members enrolled in our commercial and Medicare Advantage benefits plans (except Traditional Choice® indemnity plans) in the following areas:

Commercial only	Medicare and commercial			
Alaska	Alabama	Kansas	Northern New Jersey	Tennessee
Idaho	Arizona	Louisiana	Ohio	Texas
Kentucky	Arkansas	Maine	Oklahoma	Utah
Montana	California (PPO only)	Maryland	Pennsylvania	Virginia
Oregon	Colorado	Massachusetts	South Carolina	Washington
Vermont	Connecticut	Michigan	South Dakota	Washington, DC
Wyoming	Delaware	Mississippi	Southern New Jersey (Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer and Salem counties)	West Virginia
	Florida	Missouri		Wisconsin
	Georgia	Nebraska		
	Illinois	Nevada		
	Indiana	New York		
	Iowa	North Carolina		

These outpatient procedures, equipment and services include:

- Elective inpatient and outpatient cardiac rhythm implant devices
- Elective outpatient magnetic resonance imaging (MRI)/magnetic resonance angiography (MRA) scans, positron emission tomography (PET) scans, and computed tomography (CT)/computed tomography angiography (CTA) scans
- Elective outpatient stress echocardiography and diagnostic left- and right-heart catheterization
- Facility-based sleep studies
- Elective inpatient and outpatient hip and knee arthroplasties. Hip and knee arthroplasties are managed by Aetna®.
- Interventional pain management
- Nuclear cardiology
- Radiation therapy: complex and 3D conformal, stereotactic radiosurgery (SRS)/stereotactic body radiation therapy (SBRT), brachytherapy, hyperthermia therapy, intensity-modulated radiation therapy (IMRT)/image-guided radiation therapy (IGRT), proton beam therapy, neutron beam therapy and radiopharmaceuticals

The following services are not affected:

- Inpatient services (except cardiac rhythm implant devices and hip and knee arthroplasties). Hip and knee arthroplasties are managed by Aetna.
- Emergency room services
- Outpatient services, other than those referenced above

How to send pre-authorization requests to eviCore healthcare

- Phone: **1-888-622-7329 (TTY: 711)**
- Fax: **800-540-2406** for all Radiology, Cardiology, Radiation Therapy requests
- Fax: **1-866-999-3510** for Sleep requests
- Fax: **855-774-1319** for Interventional Pain requests
- Website: **eviCore.com**

Note: All providers should send claims for these services to us for all plans. Obtaining an approved preauthorization does not guarantee payment. Claims payment is also dependent on member's eligibility and benefits plan.

Delaware, New Jersey, New York, Pennsylvania and West Virginia

National Imaging Associates (NIA)

- Physical therapy services performed by any provider
- Occupational services performed by any provider
- Chiropractic services performed by any provider

How to send pre-authorization requests to NIA

Call Precertification and Customer Service at **1-866-842-1542 (TTY: 711)**.

Website: **RADMD.com**

Medicare Dual-Eligible Special Needs Plans (D-SNPs)

We offer Aetna®-branded D-SNPs to Medicare beneficiaries who live within the program's service area, as long as they meet dual-eligibility requirements.

These include:

- Eligibility to enroll in a federal Medicare plan, based on age and/or disability status
- Potential eligibility for assistance from the state, based on income and assets

Note: All D-SNP members are automatically enrolled in our D-SNP care management program.

D-SNP care management program

The D-SNP care management program goes beyond traditional case and disease management programs.

It provides care management, care coordination, health education and promotion, and nutrition education. Plus, the program gives useful information about coordinating community-based home services.

Our program goals are to:

- Improve member health and quality of life through early intervention, education and use of preventive services
- Increase access to care and essential services, including medical, behavioral health and social services
- Improve access to affordable care
- Integrate and coordinate care across specialties
- Encourage appropriate use of services and cost-effective approaches

Health risk assessments and individualized care plans

The D-SNP care management team uses health risk assessments to understand health challenges and develops individualized care plans to address them.

We offer members:

- Health risk assessments (HRAs)
- Annual reassessments
- Individualized care plans (ICPs) that document problems, goals, interventions and follow-ups

Providers can view and download their patients' HRAs and individualized care plans using the following sites:

- Providers in Alabama, Arkansas, California, Connecticut, Florida, Georgia, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Texas and West Virginia can visit the **AssureCare provider site**.
- Providers in Virginia can visit the **Aetna Better Health of Virginia site**.

Interdisciplinary care team

Each member enrolled in a D-SNP is assigned an interdisciplinary care team (ICT). This helps ensure that the member's medical, functional, cognitive and psychosocial needs are considered in care planning. The team includes the member's PCP, a social services specialist, a pharmacist, a nurse care manager, a care coordinator and a behavioral health specialist. The ICT supports the member's needs and is timely and cost effective. The care manager acts as a health coach and serves as a contact between the member and the rest of their ICT.

You can reach your patient's care manager by calling one of the numbers listed below.

- Those in Alabama, Florida, Georgia, Iowa, Kansas, Louisiana, Missouri, Nebraska, North Carolina, Ohio, Pennsylvania, Texas and West Virginia can call **1-800-241-9379 (TTY: 711)**.
- Those in Virginia can call **1-855-463-0933 (TTY: 711)**.

Healthcare Effectiveness Data and Information Set (HEDIS®) measures

To support HEDIS* initiatives, be sure to submit encounter data for the Care for Older Adults (COA) measure. That way, the supporting documentation for all D-SNP members ages 65 and above is in the member's chart.

Requirements

- Advance Care Planning (CPTII: 1157F, 1158F)
- Medication Review (CPTII: 1159F and 1160F must both be submitted on the same claim and on the same day)
- Functional Status Assessment (CPTII: 1170F)

Mandatory Medicare D-SNP Model of Care (MOC) training

We have developed a MOC training to make sure D-SNP members receive comprehensive care management and care coordination. The Centers for Medicare & Medicaid Services (CMS) requires us to provide MOC-compliance training to providers who care for our D-SNP members.

This training is mandatory. All network providers and their employees who serve members of Aetna® Medicare D-SNPs must complete this training. CMS requires it.

Training must be done:

- When a new provider or employee is hired
- Thereafter, each calendar year

Take the **online mandatory Medicare D-SNP MOC training**.

If you need access to the site, have questions about the training or would like a printed copy of the training presentation, just contact us at **1-800-624-0756 (TTY: 711)**.

*HEDIS® is a registered trademark of the National Committee for Quality Assurance (NCQA).

D-SNP payments and billing

The chart below breaks down program levels and cost-sharing benefits.

Medicare Savings Program levels	Cost sharing and Medicaid benefits
Qualified Medicare Beneficiary (QMB)	Medicare Parts A & B are cost-sharing protected
Qualified Medicare Beneficiary Plus (QMB+)	<ul style="list-style-type: none"> Medicare Parts A & B are cost-sharing protected Full Medicaid benefits
Specified Low-Income Medicare Beneficiary (SLMB)	No cost-sharing protection
Specified Low-Income Medicare Beneficiary Plus (SLMB+)	<ul style="list-style-type: none"> Medicare Parts A & B may or may not be cost-sharing protected (dependent on state policy) Full Medicaid benefits
Qualifying Individual (QI)	No cost-sharing protection
Qualified Disabled Working Individual (QDWI)	No cost-sharing protection
Full Benefit Dual-Eligible (FBDE)	<ul style="list-style-type: none"> Medicare Parts A & B may or may not be cost-sharing protected (dependent on state policy) Full Medicaid benefits

Providers may not bill cost-sharing-protected members for either the balance of the Medicare rate or the provider's charges for Medicare Parts A & B services. Cost-sharing-protected members are protected from liability for Medicare Part A & B charges, even when the amounts that the provider receives from Medicare and Medicaid are less than the Medicare rate or less than the provider's customary charges.

In addition, federal law prohibits Medicare providers from billing individuals who have QMB or QMB+ status. All Medicare providers and suppliers, not only those that accept Medicaid, must not charge individuals enrolled in the QMB or QMB+ program for Medicare Parts A & B cost sharing. Furthermore, QMB and QMB+ members cannot elect to pay Medicare cost-sharing rates. Providers that bill QMB or QMB+ members for amounts above the Medicare and Medicaid payments (even when Medicaid pays nothing) are subject to sanctions.

Note: If a member is cost-sharing protected, the provider shall bill any cost-sharing obligations to the state Medicaid agency, the member's Medicaid managed care organization, or Aetna®. Find state-specific information on which organization to bill for cost sharing.

For general MOC attestation questions, please email us at DSNPMOC@aetna.com or call 1-800-624-0756.

For Care Management, email:

- All D-SNP markets (except NJ and VA): MCRDSNP@aetna.com
- NJ: NJ_FIDE_SNP_CM@aetna.com
- VA: ABH_VA_DSNP@aetna.com

To request access to the secure provider portal, email:

- All D-SNP markets (except NJ and VA): MCRDSNP@aetna.com
- NJ: NJ_FIDESNP_Providers@aetna.com
- VA: AetnaBetterHealth-VAProviderRelations@aetna.com