



## A note to providers who are not currently in the **Aetna Medicare<sup>SM</sup> Plan (PPO)** network

The University of Chicago retirees are joining the Aetna Medicare Advantage (MA) preferred provider organization (PPO) January 1, 2020.

As a result, you are likely to see more patients with this plan.

### Here's what you need to know:

- Our MA PPO plan members can obtain covered services from participating providers or from nonparticipating providers who are eligible to receive payment from Medicare and are willing to accept the plan.
- These MA PPO plans provide all the benefits of Original Medicare and more, such as unlimited hospitalization and coverage for certain preventive services.
- These members will have an Aetna Medicare Plan (PPO) group ID card - like the one you see on page 2.

Already several large employers have agreed to offer their Medicare-eligible retirees our MA PPO plans.

### If you are a nonparticipating provider in our Medicare PPO plan

- No contract is required to see members enrolled in these plans.
- We will pay Medicare-allowable rates to you for clean claims for covered services, less the member copayment, coinsurance and/or deductible, as described and required under MA regulations and the member's MA PPO plan. Limiting charge applies.
- Simplified billing — submit one bill to Aetna and receive one remittance.
- No referrals are required to see members enrolled in these plans.
- Precertification is recommended, but not required.
- ID card — "PPO" is indicated in the upper corner of the ID card (see the example on page 2).



# For providers out of the Aetna Medicare network:



## How to accept and bill claims for the Aetna Medicare<sup>SM</sup> Plan (PPO) with Extended Service Area (ESA)

Your patient's plan is a customized group Aetna Medicare Advantage PPO plan with Extended Service Area (ESA). Under this plan, members pay the same amount whether they visit in-network or out-of-network providers.

**Your patient's services will be covered** as long as you are:

- Eligible to receive payment from Medicare, and
- Willing to accept the plan.

### About the plan

The Aetna Medicare Advantage ESA PPO plan provides all the benefits of Original Medicare — and more. The plan includes coverage for unlimited hospitalization and certain preventive/wellness services beyond what Medicare covers. It also features:

- No contract
- Medicare rates for doctors who do not participate for good order claims (less member copayments, coinsurance or deductible, as required under Medicare Advantage regulations and the member's plan)
- One bill and one payment
- No referrals required
- Precertification recommended, but not required
- ID card indicating "Medicare ESA PPO" below Aetna logo



### Claims instructions for your staff

For Aetna Medicare Advantage ESA PPO patients, your staff should:

- Collect the patient's copayment for covered expenses
- Submit all good order claims for covered services for payment
- Submit the patient-paid amount on claim

Aetna will process claims using:

- Original Medicare billing rules
- The Medicare fee schedule
- Prospective payment system requirements
- Local Coverage Determinations (LCDs)
- The patient's plan documents, including Evidence of Coverage

Medicare-limiting charges will apply. Aetna uses the Correct Coding Initiative (CCI) for bundling/unbundling logic. For more information, use the CCI link on the CMS website: <http://www.cms.gov/nationalcorrectcodinit/>.

**You can also join the Aetna Medicare Advantage Network. For more information about doing business with Aetna**

Go to <http://www.aetna.com/health-care-professionals.html> for information and resources.

We're here to help you and your Aetna Medicare Advantage plan patients.

Call us at **1-800-624-0756 (TTY: 711)**, Monday through Friday, 8 a.m. to 5 p.m., Local time.