

Claim Fiduciary Options

Step	Appeal Responsibilities	Responsible Party when Aetna is Claim Fiduciary(1)	Responsible Party when Plan Sponsor is Claim Fiduciary (2)	Responsible Party when Aetna Provides Appeals Administration Services (3)
1.	Provide member appeal rights in notice of initial adverse benefit determination.	Aetna	Aetna	Aetna
2.	Receive appeal from member.	Aetna	Aetna	Aetna
3.	Initial review of documentation to determine whether 1) member is perfecting the claim and action should be taken without an appeal, or 2) it is an appeal.	Aetna	Aetna	Aetna
4.	Acknowledge receipt.	Aetna	Aetna	Aetna
5.	Gather all associated information necessary for review of the appeal such as copies of documentation from the initial adverse benefit determination, the appeal letter from the member and any documentation provided by the member with their appeal.	Aetna	Aetna	Aetna
6.	Forward associated information to plan sponsor and notify member that plan sponsor will handle appeal.	N/A	Aetna	N/A
7.	Obtain clinical consultant review of the documentation when the case involves denial of coverage based on medical necessity or experimental or investigational treatment.	Aetna	Plan Sponsor	Aetna
8.	Prepare file of associated information and results of clinical consultant review if applicable and summary of issues for plan sponsor review and appeal determination; send to plan sponsor. Note that Aetna will not provide a recommendation on the appeal determination or a draft or final appeal determination letter with this package of information. General examples of appeal determination letters may be made available to plan sponsors apart from any particular appeal.	N/A	N/A	Aetna
9.	Review all materials and make determination on appeal.	Aetna	Plan Sponsor	Plan Sponsor
10.	Write letter informing member of appeal determination, including all information required by regulation and describing appeal rights, if any.	Aetna	Plan Sponsor	Plan Sponsor
11.	If plan has 2 nd level appeals, appeals follow above process steps 1 – 10 except that 2 nd level appeals are directed to:	Aetna	Plan Sponsor	Aetna

Or, If Plan Sponsor has Aetna External Review Program, substitute following steps (External Review Unit = ERU)

10.	Write final denial letter informing member of appeal determination & availability of optional external review rights. If eligibility is met, include <i>Request for External Review Form</i> with instructions.	Aetna	Plan Sponsor	Plan Sponsor
11.	Request for external review submitted via signed request form to:	Aetna ERU	Aetna ERU	Aetna ERU
12.	Final appeal file obtained, if necessary, additional medical records obtained & reviewed, case summarized & forwarded to independent reviewer (IRO) for determination.	Aetna ERU	Aetna ERU	Aetna ERU
13.	Acknowledge receipt of external review request	IRO	IRO	IRO
14.	Review of all information and make determination on external review request.	IRO	IRO	IRO
15.	Reviewer determination letter prepared & sent to member/provider	IRO	IRO	IRO
16.	Acknowledgement of reviewer determination & implementation of decision letter prepared & sent to member/provider etc.	Aetna ERU	Aetna ERU	Aetna ERU