Accountable care organizations (ACOs) and referrals

What you need to know about health plan and ACO referrals

There are two kinds of referrals you may need to make for your patients:
health plan referrals and referrals within an ACO.

How to determine if the health plan requires referrals

Health plan referrals are those required by the health plan (Aetna). Some “gated” plans, like those with a primary care physician (PCP), often require that patients get a referral from their PCP before seeing a specialist.

To find out if the patient’s benefits plan requires referrals, you need to verify his or her eligibility through Aetna. You have a few options:

<table>
<thead>
<tr>
<th>OPTION ONE</th>
<th>OPTION TWO</th>
<th>OPTION THREE</th>
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<tbody>
<tr>
<td><strong>Aetna’s secure provider website via NaviNet®</strong></td>
<td><strong>Other participating vendor websites</strong></td>
<td><strong>Aetna Voice Advantage® interactive telephone system</strong></td>
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**Online eligibility and benefits**

To access our secure provider website, go to [www.aetna.com/provider](http://www.aetna.com/provider).

Use the eligibility and benefits inquiry to get member-specific plan details. Transaction response fields include, but are not limited to: (fields may vary by plan)

- Status (active or terminated)
- Copay, deductible and coinsurance
- Exclusions and limitations
- Visits used and visits remaining
- PCP name (if applicable)
- **Health plan referral** and precertification requirements

**Online eligibility and benefits**

You can also perform eligibility and benefits transactions on other participating websites. Find a list at [www.aetna.com/provider/vendor](http://www.aetna.com/provider/vendor).

**Eligibility and benefits**

To get coverage and benefits information through Aetna Voice Advantage, call one of the following numbers and follow the prompts.

HMO-based plans and all Medicare Advantage plans: **1-800-624-0756**

Indemnity and PPO-based plans: **1-888-MDAetna** (1-888-632-3862)

1. Identify yourself.
2. Identify your patient.
3. Select option “2” for coverage and benefits.

You can choose to hear the information and/or have it faxed to you.

You can get the same information through Aetna Voice Advantage as you can get online, including **health plan referral** requirements.
How to make a health plan referral

You can request an electronic referral in real time for any plan that requires one. If a plan requires a referral, the PCP can make it for all specialist visits, including hospital clinic visits.

You can find our electronic referral add and inquiry transactions on our secure provider website via NaviNet. To register or log in, go to www.aetna.com/provider. You can also find these transactions on other participating websites. Find a list at www.aetna.com/provider/vendor.


Note: Our secure provider website includes a link to our online provider directory for verifying health plan and ACO participation.

How to make a referral within an ACO

Just because a health care provider participates with Aetna, it doesn’t mean that provider is part of the patient’s ACO. Some plans featuring ACOs don’t offer coverage and benefits if the patient sees a provider that’s not part of their ACO. Some plans featuring ACOs do offer coverage and benefits if the patient sees a provider outside the ACO, but the patient will pay more out of pocket.

So that your patients can get the most from their benefits, we ask that you refer them within their ACO. These members are accountable (or responsible) for making sure their physicians refer them within their ACO to help them get the best benefits available.

You can verify a specialist’s ACO participation in our online provider directory. There’s both a member and provider version. Go to www.aetna.com. Select “Health Care Professionals.”

Key facts to know about making referrals:

- If Aetna requires a referral to a specialist, it’s important to refer your patients to specialists/providers within their ACO.
- Even if we don’t require a formal referral for your patient to see a specialist, you should still refer your patients to specialists/providers within their ACO.
- Talk to your ACO patients about referral options. This way, they’ll understand the impact of seeing specialists/providers outside their ACO.

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