

Paying for health care doesn't have to be a guessing game.

Our cost estimator tool has the answers.



Get more reliable patient responsibility estimates with our cost estimator tool. This can help you talk to your patients about treatment costs before care, which means fewer surprises for you and them.

What it can do

This tool can estimate professional charges or services billed on a CMS-1500 form. And outpatient facility charges or services billed on a UB-04 form.

Tips for getting the best estimate

- Limit procedure codes to six for a professional estimate request. And 18 for an outpatient facility. There are no limits for inpatient facility requests, because they're submitted as bundles.
- Use the tool for patients with single Aetna® coverage.
- Attach a negotiated fee to services.
- Make sure you're a participating provider in your patient's plan.

What to keep in mind

First, Aetna payments may not be made when the service isn't covered. Or if the service requested is part of an independent practice association arrangement. This can also happen when your patient hasn't met their deductible or their benefits have been exhausted.

Next, you may receive an error message for a few reasons:

- The submitted service needs manual processing.
- Your file is flagged within our database.
- The service doesn't have a negotiated fee attached to it.
- You're not a part of the patient's network.
- A special handling note is on the patient's file.



Some claims need a little TLC.

Claims that may need some manual processing

If you receive an error message for a submitted service, it may be that the claim will need some manual processing. These include:

- Products and networks that do not have a fully supported framework, for example, accountable care organization products, rental networks and hospitals
- Nonstandard claims, like unique plan sponsor provisions and administration
- Claims with incorrect or inadequate data, such as those billed without a diagnosis or procedure code
- Medical necessity claims that need an evaluation review
- Claims to help patients in areas affected by natural calamities, like those experiencing hurricanes and floods
- Some state/federal regulatory mandates that need system enhancements
- High-dollar claims that need review on a patient-by-patient basis
- Foreign claims where different CPT codes and currency need translation



Take the surprise out of your patients' care costs. You can use the cost estimator tool anytime through our **provider website** and **Availity**.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).

