Welcome to your provider manual

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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).
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).

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

For claims addresses and phone numbers, please see “Contacts” section.

Case management referrals

Patients with complex cases often need extra help understanding their health care choices and benefits. They may also need support navigating the community services and resources available to them. Our complex case management program is a collaborative process that involves the member, their provider and Aetna. It aims to produce better health outcomes while efficiently managing health care costs. A provider referral is one way members can gain access to the program. To make a referral, call the phone number on the member’s ID card. Our case management staff will call the member, explain the program to them and request their permission to enroll.

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

Laboratory

Aetna’s network offers your patients access to a nationally contracted, full-service laboratory. It has conveniently located patient service centers.

**Quest Diagnostics** is our national preferred laboratory. It provides tests and services to all Aetna® members.

Find a convenient location, schedule an appointment and get testing reminders by visiting **Quest Diagnostics** or calling **1-888-277-8772**.

Your market may also have contracted with local laboratory providers.

For a complete list of participating labs available in your area, visit our [online provider tool](#).

Outpatient preauthorization programs

- • CareCore National doing business as (d/b/a) eviCore healthcare
  - High-tech radiology
  - Facility-based sleep studies
  - Elective outpatient stress echocardiography, and diagnostic left and right heart catheterization
  - Elective inpatient and outpatient cardiac rhythm implant devices
  - Elective inpatient and outpatient hip and knee arthroplasties
  - Pain management
  - Radiation/ oncology*
- • MedSolutions d/b/a eviCore healthcare
  - High-tech radiology
  - Facility-based sleep studies
  - Elective outpatient stress echocardiography, and diagnostic left and right heart catheterization
  - Elective inpatient and outpatient cardiac rhythm implant devices
  - Elective inpatient and outpatient hip and knee arthroplasties
  - Pain management
- • National Imaging Associates (NIA)
  - Physical therapy services performed by any provider
  - Occupational therapy services performed by any provider
  - Chiropractic services performed by any provider

Connecticut, Delaware, Maine, Massachusetts, Pennsylvania, southern New Jersey (Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer and Salem counties), Vermont and West Virginia

**MedSolutions doing business as eviCore healthcare**
Phone: **1-888-693-3211**
Fax: **1-844-822-3862**

New York

**CareCore National d/b/a eviCore healthcare**
Precertification and Customer Service
Phone: **1-888-622-7329**
Fax: **1-800-540-2406** (radiology)
Fax: **1-888-444-1562** (cardiology)
Fax: **1-888-511-0403** (sleep studies)

Northern New Jersey

**CareCore National d/b/a eviCore healthcare**
Precertification and Customer Service
Phone: **1-888-647-5940**
Fax: **1-800-540-2406** (radiology)
Fax: **1-888-444-1562** (cardiology)
Fax: **1-888-511-0403** (sleep studies)

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

**National Imaging Associates**
Precertification and Customer Service
Phone: **1-866-842-1542**

*For northern New Jersey HNO/HMO plans only.*
<table>
<thead>
<tr>
<th>Service</th>
<th>Contact Information</th>
</tr>
</thead>
</table>
| Physical therapy/occupational therapy        | Connecticut OrthoNet  
| Precertification                             | Phone: 1-800-771-3205  
|                                               | Fax: 1-800-477-4310                                                                |
|                                              | Delaware, New Jersey, New York, Pennsylvania, West Virginia  
|                                              | National Imaging Associates  
|                                              | Precertification and Customer Service  
|                                              | Phone: 1-866-842-1542                                                              |
| Chiropractic management                      | Delaware, New Jersey, New York, Pennsylvania, West Virginia  
|                                              | National Imaging Associates  
|                                              | Precertification and Customer Service  
|                                              | Phone: 1-866-842-1542                                                              |
| Durable medical equipment                    | Visit our online provider tool                                                      |
| Home infusion                                | Visit our online provider tool                                                      |
| Allergy extract vendor, dental, home health, | Visit our online provider tool                                                      |
| rehab provider network, respiratory therapy, |                                                                      |
| speech therapy                               |                                                                      |
| Behavioral health                            | Visit our online provider tool                                                      |
| Paper claims address                         | Aetna  
|                                               | PO Box 981106  
|                                               | El Paso, TX 79998-1106                                                              |
| New Jersey provider appeals process          | HMO-based and Medicare Advantage plans:  
|                                              | 1-800-624-0756 (TTY: 711)                                                          |
|                                              | All other plans: 1-888-MD-Aetna (TTY: 711)                                         |
|                                              | 1-888-632-3862 (TTY: 711)                                                           |
| Nonparticipating provider and special        | 1-800-245-1206 (TTY: 711)                                                           |
| services request                             |                                                                      |
## Direct-access specialties

<table>
<thead>
<tr>
<th>State</th>
<th>Specialty</th>
<th>Products</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island</td>
<td>Behavioral health</td>
<td>All</td>
<td>All Aetna members have direct-access benefits for individual outpatient behavioral health visits with the following exceptions: • 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 Behavioral Health Precertification List</td>
</tr>
<tr>
<td>All states</td>
<td>Routine eye care (ophthalmology and optometry)</td>
<td>All</td>
<td>Visit our <a href="http://aetna.com/health-care-professionals/provider-education-manuals.html">online provider tool</a></td>
</tr>
<tr>
<td>Northern New Jersey and New York</td>
<td>Radiology</td>
<td>HMO-based plans</td>
<td>Certain procedures require precertification. See “Contacts” section</td>
</tr>
<tr>
<td>New York</td>
<td>Laboratory</td>
<td>All</td>
<td>Use the Lab Requisition Form in lieu of referral.</td>
</tr>
</tbody>
</table>
Immunization policy

Massachusetts and New Hampshire

As part of our immunization program, we are committed to working closely with participating primary care physicians to improve the overall immunization rate for our pediatric membership. Massachusetts and New Hampshire are universal vaccine distribution states that provide most recommended childhood vaccines free of charge, including tetanus-diphtheria (TD) vaccines, to their residents.

All state-supplied immunizations and vaccines should be billed with the SL modifier. Our reimbursement policy covers only the administration fee for recommended childhood vaccines and TD that can be supplied by either the Massachusetts Immunization Program (MIP) or the New Hampshire Immunization Program (NHIP).

To enroll and obtain these free vaccines for your patients, call one of the following, depending on your location:
- Massachusetts Immunization Program: 617-983-6828
- New Hampshire Immunization Program: 603-271-4634

To be reimbursed for the administration fee, submit claims electronically or on an HCFA 1500 form with the appropriate vaccine code.

Note: Claims for all members should be submitted to:
Aetna
PO Box 981106
El Paso, TX 79998-1109
Electronic claims should be sent using payer ID 60054.

If you have questions about the information above, contact our Provider Service Center at 1-800-624-0756 (TTY: 711) (for HMO-based plans) or 1-888-632-3862 (TTY: 711) (for traditional/PPO-based plans).

Outpatient imaging

New York, northern New Jersey

CareCore National d/b/a eviCore healthcare manages preauthorization for outpatient imaging services for your Aetna® patients with all commercial and Medicare plans, except indemnity Traditional Choice® plans, in the northern New Jersey and New York markets.

Northern New Jersey counties include: Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union and Warren.

Preauthorization is required for the following:
- Elective inpatient and outpatient cardiac rhythm implant devices
- CT scan
- Elective outpatient stress echocardiography, and diagnostic left and right heart catheterization
- Elective inpatient and outpatient hip and knee arthroplasties
- Pain management
- Facility-based sleep study
- MRI/MRA
- Nuclear medicine
- PET scan
- Radiation/oncology

The following services won't be impacted by this relationship:
- Inpatient services (except cardiac rhythm implant devices and hip and knee arthroplasties)
- Emergency room services
- Outpatient imaging services, other than those referenced above

How to send preauthorization requests to CareCore National d/b/a eviCore healthcare:
- Call between 7 a.m. and 7 p.m., or as required by federal or state regulations.
  - New York members: 1-888-622-7329
  - New Jersey members: 1-888-647-5940
- Fax: 1-800-540-2406 (radiology)
- Fax: 1-888-444-1562 (cardiology)
- Fax: 1-888-511-0403 (sleep studies)
- Go to the CareCore National website

Important note: All radiology providers should send claims for radiology services to Aetna for all plans.
Obtaining an approved preauthorization does not guarantee payment. Claims payment is also dependent upon the member’s eligibility and benefits plan.

Delaware, Pennsylvania, southern New Jersey and West Virginia

MedSolutions d/b/a eviCore healthcare manages preauthorization for high-tech radiology for your Aetna patients in all our Medicare and network-based benefits plans in Delaware, southeastern Pennsylvania and southern New Jersey.
Preauthorization is required for the following:

- Cardiac computed tomography angiogram (CTA)
- Cardiac rhythm implant devices*
- Computerized tomography (CT) scan
- Elective outpatient stress echocardiography, and diagnostic left- and right-heart catheterization
- Elective inpatient and outpatient hip and knee arthroplasties
- Pain management
- Facility-based sleep studies
- Magnetic resonance imaging (MRI) and magnetic resonance angiogram (MRA)
- Nuclear cardiology
- Positron emission tomography (PET) scan

The following services won't be impacted by this relationship:

- Inpatient services (except cardiac rhythm implant devices and hip/knee arthroplasties)*
- Emergency room services
- Outpatient imaging services, other than those referenced above

How to send preauthorizations to eviCore healthcare:

- Call 1-888-693-3211, 7 a.m. to 8 p.m. CT, Monday through Friday.
- Fax 1-844-822-3862, Monday through Friday, during normal business hours (CT), or as required by federal or state regulations.
- Go to the eviCore healthcare website.

Connecticut, Maine, Massachusetts and Vermont

MedSolutions d/b/a eviCore healthcare manages preauthorization for all high-tech outpatient diagnostic imaging procedures for all commercial and Medicare plans (except indemnity Traditional Choice plans) in Connecticut, Maine, Massachusetts and Vermont.

Preauthorization is required for the following:

- Cardiac imaging
- Cardiac rhythm implant devices*
- CT scan
- Elective outpatient stress echocardiography, and diagnostic left- and right-heart catheterization
- Facility-based sleep studies
- Elective inpatient and outpatient hip and knee arthroplasties
- Pain management
- MRI/MRA
- Nuclear cardiology
- PET scan

The following services won't be impacted by this relationship:

- Inpatient services (except cardiac rhythm implant devices and hip and knee arthroplasties)
- Emergency room radiology services
- Outpatient radiology services, other than MRI/MRA, CT scan, PET scan and nuclear cardiology

How to send preauthorizations to MedSolutions:

- Call MedSolutions d/b/a eviCore healthcare at 1-888-693-3211, Monday through Friday, during normal business hours, or as required by federal or state regulations.
- Fax 1-844-822-3862, Monday through Friday, during normal business hours, or as required by federal or state regulations.

Utilization review policies

Aetna does not reward physicians or other individuals who conduct utilization reviews for issuing denials of coverage or for creating barriers to care or service. Financial incentives for utilization management decision makers do not encourage denials of coverage or service. Rather, we encourage the delivery of appropriate health care services. In addition, we train utilization review staff to focus on the risks of underutilization and overutilization of services. Aetna does not encourage utilization-related decisions that result in underutilization.

*eviCore will precertify the implant device and hip and knee procedures. Aetna will precertify the inpatient stay.
Access and availability: Connecticut requirements

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 (Medical and Behavioral Health)

**Nonurgent appointments for primary care:** within 10 business days

**Nonurgent appointments for specialist care:** within 15 business days

**Nonurgent for non-physical mental health:** within 10 business days

**Nonurgent for ancillary services:** within 15 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.

Additionally, network composition and adequacy are determined by state-specific or federal regulatory standards. Connecticut has established specific time and distance standards for primary care, certain 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 that after participating providers either give or receive notice of termination from a health carrier's network, such providers must 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 reference in your mailing “CT Provider Termination Patient List.” For a termination due to cause, we ask 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 when coordinating care for our members (for example, anesthesiology, radiology, laboratory or an assistant surgeon, etc). This will help avoid a surprise bill and any administrative hassles members and nonparticipating providers may face to address them.

A surprise bill is one a member receives for covered health services that were not emergency services. The bill is from an out-of-network provider who performed services while a member was in a network hospital or facility.

Please note:

1. These services were in addition to those performed by a network provider.

2. The member may have precertified the procedure or service, but the member did not knowingly choose to receive services from an out-of-network provider.

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

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 our Provider Service Center at 1-800-624-0756 (TTY: 711) (for HMO-based plans) or 1-888-632-3862 (TTY: 711) (for all other plans), or refer to our online provider tool.

Sublaxation chiropractic care

For 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.
Massachusetts supplement

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 the Council for Affordable Quality Healthcare® (CAQH) — to make quarterly outreach to every Medicare Advantage and/or commercial provider 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/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 it within seven days of the change. Do not wait for the quarterly attestation process, or call or fax the information to Aetna. We will get the update from the vendor and process it accordingly.

Massachusetts-only requirement for MGL Chapter 175 in Sec. 47FF, 47GG MGL Chapter 176G in Sec. 4Z, and in the 4AA 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.

1. 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.

2. 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 notice on our website.

3. Aetna does not require precertification or authorization for routine behavioral health therapy or routine behavioral health outpatient medical visits (psychopharmacology visits, for example).

4. You can find Aetna's precertification list on our website. Or you can call Member Services to find the behavioral health outpatient services that require authorizations.

5. Providers (facilities or individual providers) certified or licensed by the Massachusetts Department of Public Health (DPH) are not required to request preauthorization or precertification for substance abuse 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.

6. 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.

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*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 abuse. 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.

Aetna health benefits and health insurance plans are offered, underwritten and/or administered by Aetna Health Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company.
New Jersey provider appeals process

Visit New Jersey Provider Appeal Procedure for the New Jersey Provider Appeal Process (which is available to all providers, both participating and nonparticipating) and the New Jersey Department of Banking and Insurance Health Care Provider Application to Appeal a Claims Determination Form.

New York state supplement

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 of the cost of the service.

3. Recognize the definition of “emergency condition” 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 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 Aetna, 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.

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. Aetna is 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; Aetna is 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 Aetna.

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 Aetna to improve performance.

5. The provider’s contract shall not be terminated unless Aetna provides to the provider a written explanation of the reasons for the proposed contract termination and an opportunity for a review 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 Aetna, (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 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 Aetna upon being terminated by Aetna. Such a hearing panel will be comprised of three persons appointed by Aetna. 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 Aetna, 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 Aetna 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 Aetna.

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.

Confidentiality of HIV-related information
Requires each health care provider to develop policies and procedures to assure confidentiality of HIV-related information. Policies and procedures must include:

a. Initial and annual in-service education of staff, contractors
b. Identification of staff allowed access and limits of access
c. Procedure to limit access to trained staff (including contractors)
d. Protocol for secure storage (including electronic storage)
e. Procedures for handling requests for HIV-related information
f. Protocols to protect persons with or suspected of having HIV infection from discrimination

Requires HIV pre-test 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. (Note: Applicable only to qualified providers of ob/gyn care.)

Policies
The policies and procedures promulgated by Company which relate to this Agreement, including, but not limited to: (a) quality improvement/management; (b) utilization management, including, but not limited to: preauthorization of elective admissions and procedures, concurrent review of services and referral processes or protocols; (c) pre-admission 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.

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.
Utilization review information

1. A provider shall not be required to preauthorize emergency services for prior approval.

2. Adverse determinations are made by a clinical peer reviewer. For the purposes of utilization review, “medically necessary services” are defined as follows: Health care services that a physician, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are (a) in accordance with generally accepted standards of medical practice; (b) clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the patient's illness, injury or disease, and (c) not primarily for the convenience of the patient, physician or other health care provider, and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that patient's illness, injury or disease. For these purposes “generally accepted standards of medical practice” means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, or otherwise consistent with the standards set forth in (b) on the previous page.

3. A provider and the enrollee shall be notified by telephone and in writing of utilization review determinations involving health care services that require preauthorization within three business days after receipt of the necessary information.

4. A provider or enrollee shall be notified by telephone and in writing of utilization review determinations involving (a) continued or extended health care services, (b) additional services for an enrollee undergoing a course of continued treatment, (c) requests for inpatient substance abuse treatment, or (d) home health care services following an inpatient hospital admission, within one business day after receipt of the necessary information except, (1) with respect to home health care services following an inpatient hospital admission, within 72 hours of receipt of the necessary information when the day subsequent to the request falls on a weekend or holiday, or (2) with respect to inpatient substance use disorder treatment, within 24 hours of receipt of the request for services when the request is submitted at least 24 hours prior to discharge from an inpatient admission. If Aetna receives (1) a request for home health care services and all necessary information prior to a member’s inpatient hospital discharge, or (2) a request for inpatient substance use disorder treatment and all necessary information at least 24 hours prior to a member’s discharge from an inpatient stay, Aetna cannot deny coverage for the home care or substance use disorder treatment on the basis of a lack of medical necessity or a lack of prior authorization while the utilization review determination is pending.

5. If our determination about whether to approve coverage for a requested drug is based on compliance with a step-therapy protocol (i.e., that one or more other drugs must be tried before the requested drug), we will approve the requested drug within 72 hours (24 hours if the member’s health is in serious jeopardy without the requested drug) of the receipt of information that includes supporting rationale and documentation from a health care professional which demonstrates any of the following in regard to the required step-therapy drug(s).

   a. The required prescription drug or drugs is contraindicated, will likely cause an adverse reaction by or physical or mental harm to the enrollee.

   b. The required prescription drug or drugs are expected to be ineffective based on the known clinical history and conditions of the enrollee and the enrollee’s prescription drug regimen.

   c. The enrollee has tried the required prescription drug or drugs while under their current or a previous health insurance or health benefit plan, or another prescription drug or drugs in the same pharmacologic class or with the same mechanism of action and such prescription drug or drugs was discontinued due to lack of efficacy or effectiveness, diminished effect, or an adverse event.

   d. The enrollee is stable on a prescription drug or drugs selected by their health care professional for the medical condition under consideration, provided that this shall not prevent a utilization review agent from requiring an insured to try an AB-rated generic equivalent prior to providing coverage for the equivalent brand name prescription drug or drugs.

   e. The required prescription drug or drugs are not in the best interest of the enrollee because it will likely cause a significant barrier to the enrollee’s adherence to or compliance with the enrollee’s plan of care, will likely worsen a comorbid condition of the enrollee, or will likely decrease the covered enrollee’s ability to achieve or maintain reasonable functional ability in performing daily activities.

6. A provider and the enrollee shall be notified of utilization review determinations involving health care services that have been delivered within 30 days after receipt of necessary information.

7. A provider and member shall receive notification of adverse utilization review determinations in writing, which shall include all of the following items.

   a. The reasons for the determination, including the clinical rationale, if any.
b. Instructions on how to initiate standard and expedited appeals and external appeals.

c. Notice of the availability, upon request of the enrollee, or the enrollee's designee, of the clinical review criteria relied upon to make such determination. Such notice shall also specify what, if any, additional necessary information must be provided to, or obtained by, the utilization review agent in order to render a decision on the appeal.

8. Aetna may reverse a preauthorized treatment, service or procedure on retrospective review in accordance with New York law when any of the following occurs.

a. Relevant medical information presented to Aetna upon retrospective review is materially different from the information that was presented during the preauthorization review.

b. The information existed at the time of the preauthorization review but was withheld or not made available.

c. Aetna was not aware of the existence of the information at the time of the preauthorization review.

d. Had Aetna been aware of the information, coverage would have been denied for the treatment, service or procedure under review. This determination would be made using the same specific standards, criteria or procedures as used during the preauthorization review.

9. A provider may request a referral for a member to a nonparticipating provider, if Aetna has determined that it does not have a health care provider with appropriate training and experience in its network to meet the particular health care needs of an enrollee. The referral shall be made pursuant to an approved treatment plan by Aetna, the referring provider and the nonparticipating physician. A provider may not refer an enrollee to a nonparticipating specialist unless there is no specialist in the network.

10. A provider may request a standing referral to a specialist for an enrollee who needs ongoing care from such specialist. Such a request may only be approved by Aetna after consultation with the primary care provider and specialist and shall be pursuant to a treatment plan approved by Aetna in consultation with the primary care provider, the specialist and the enrollee or the enrollee's designee. Such treatment plan may limit the number of visits or the period during which such visits are authorized and may require the specialist to provide the primary care provider with regular updates on the specialty care provided, as well as all necessary medical information.

11. A provider may request that a specialist be allowed to coordinate an enrollee's primary and specialty care. The enrollee must be diagnosed as having a life-threatening condition or disease or degenerative and disabling condition or disease, either of which requires specialized medical care over a prolonged period of time. Such a request shall be approved only upon agreement of the primary care provider, Aetna and the specialist, and care shall be rendered pursuant to a treatment plan.

12. A provider may request a referral to a specialty care center for an enrollee with (a) a life-threatening condition or disease or (b) a degenerative and disabling condition or disease, either of which requires specialized medical care over a prolonged period of time. Such a request may only be approved by Aetna in consultation with the primary care provider or the specialist and shall be pursuant to a treatment plan developed by the specialty care center and approved by Aetna, in consultation with the primary care provider, if any, or specialist and the enrollee or the enrollee's designee.

If such specialty care center does not participate in Aetna's network, services provided pursuant to the approved treatment plan shall be provided at no additional cost to the enrollee beyond what the enrollee would otherwise pay for services received within the network. Specialty care centers shall be accredited or designated by an agency of the state or federal government or by a voluntary national health organization as having special expertise in treating the life-threatening disease or condition or degenerative and disabling disease or condition for which it is accredited or designated.

13. A provider may request a reconsideration of an adverse determination in the event that an adverse determination was made without attempting to discuss such matter with the enrollee's health care provider who specifically recommended the health care service, procedure or treatment under review. The reconsideration shall occur within one business day of receipt of the request and shall be conducted by the enrollee's health care provider and the clinical peer reviewer making the initial determination.

14. Failure by Aetna to make a utilization review determination within the prescribed time frames shall be deemed to be an adverse determination subject to appeal, provided, however, that failure to meet such time periods for determining if a step therapy protocol was met shall be deemed to be an override of the step therapy protocol.

15. An enrollee, an enrollee's designee, or a provider may file a request for an expedited appeal of an adverse determination involving: (a) continued or extended health care services, procedures or treatments or additional services for an enrollee undergoing a course of continued treatment prescribed by a health care provider; (b) home health care services following
discharge from an inpatient hospital admission; or (c) an adverse determination in which the health care provider believes an immediate appeal is warranted, except any retrospective determination. To file the appeal, contact Aetna at one of the phone numbers or addresses below:

- Expedited appeals telephone number: 1-888-408-7485 (TTY: 711)
- Dedicated fax number for member appeals: 859-425-3379
- Aetna Small Group
  PO Box 14462
  Lexington, KY 40512
- Aetna Middle Market (Key/Select)
  PO Box 14464
  Lexington, KY 40512
- Aetna National Accounts
  PO Box 14463
  Lexington, KY 40512

Information from the enrollee’s health care provider and the utilization review agent may be shared by telephone or by fax. The utilization review agent shall provide reasonable access to its clinical peer reviewer within one business day of receiving notice of the taking of an expedited appeal. Such clinical peer reviewer shall be other than the clinical peer reviewer who rendered the adverse determination. If Aetna requires information necessary to conduct an expedited appeal, Aetna shall immediately notify the enrollee and the enrollee’s health care provider by telephone or fax to identify and request the necessary information, followed by written notification. Expedited appeals shall be determined within 2 business days of receipt of necessary information, except for expedited appeals related to inpatient substance use disorder. Expedited appeals related to inpatient substance use disorder will be resolved in 24 hours of receipt of the appeal if the initial request was submitted at least 24 hours before discharge. Written notice of the final adverse determination concerning an expedited utilization review appeal shall be transmitted to the enrollee within 24 hours of rendering the determination. Expedited appeals which do not result in a resolution satisfactory to the appeal party may be further appealed through the standard appeal process, as follows.

a. May be filed by enrollee or an enrollee’s designee, which can include a provider.

b. May be filed in writing or by telephone.

c. Period to file must be at least 60 days after notification of the utilization review decision to the enrollee; under the Employee Retirement Income Security Act of 1974 (ERISA) regulations, the period to file is 180 days.

d. Aetna must acknowledge the appeal within 15 days.

e. If Aetna requires information necessary to conduct a standard internal appeal, Aetna shall notify the enrollee and the enrollee’s health care provider, in writing, within 15 days of receipt of the appeal to identify and request the necessary information.

f. In the event that only a portion of the necessary information is received, Aetna shall request the missing information, in writing, within 5 business days of receipt of the partial information.

g. Aetna must make a standard appeal determination within 15 days of receipt of a pre-service appeal (one for which a benefit must be approved before receipt of medical care) 30 days after receipt of other appeals.

h. Written notification of a standard appeal determination will be sent within 2 business days of the date Aetna makes the decision. The notice must include the reasons for the determination provided; however, where the adverse determination is upheld on appeal, the final adverse determination shall include the items listed below.

- Health service that was denied, including the facility or provider and the developer or manufacturer of the service as available.
- Statement that the enrollee may be eligible for external appeal and the time frames for appeal.
- If the member’s health plan offers two levels of appeal, Aetna will not require the member to exhaust both levels. Our notice will explain that the member has four months from the final adverse determination to request an external appeal.
- Standard description of external appeals process.
- Name and number for the contact person handling the appeal.
- Coverage type of the member’s health plan.

16. A provider may request a standard appeal of an adverse determination; such appeal shall be conducted by a clinical peer reviewer other than the clinical peer reviewer who rendered the adverse determination.

17. A provider may submit a request for an external appeal, in connection with a concurrent or retrospective final adverse determination. The following conditions apply to the external appeal process.

a. A provider must request an external appeal within 60 days of receipt of the final adverse determination of the first-level appeal (regardless of whether or not a second-level internal appeal is available or requested). An enrollee or an enrollee’s designee
must request the external appeal within four months of the final adverse determination.

b. The enrollee has had coverage of a health care service, which would otherwise be a covered benefit under a subscriber contract or governmental health benefits program, denied on appeal, in whole or in part on the grounds that such health care service meets any of the descriptions below.

- It does not meet criteria for medical necessity, appropriateness, health care setting, level of care or effectiveness of a covered benefit.
- It is experimental or investigational.
- It is denied because it was rendered out of network; the insured has had an out-of-network referral denied on the grounds that the health care plan has a health care provider in the in-network benefits portion of its network with appropriate training and experience to meet the particular health care needs of an insured, and who is able to provide the requested health service. The insured’s attending physician, who must be a licensed, board-certified or board-eligible physician qualified to practice in the specialty area of practice appropriate to treat the insured for the health service sought, must certify that the in-network health care provider or providers recommended by the health care plan do not have the appropriate training and experience to meet the particular health care needs of an insured, and who is able to provide the requested health service.
- It has upheld the denial upon appeal and rendered a final adverse determination with respect to such health care service.
- It has a final adverse determination begins upon Aetna’s receipt of

Or, both the plan and the enrollee have jointly agreed to waive any internal threat.

c. The enrollee has had coverage of a health care service denied on the basis that such service is experimental or investigational, and (a) such denial has been upheld on appeal, or both the plan and enrollee have jointly agreed to waive any internal appeal, (b) and the enrollee’s attending physician has certified that the enrollee has a life-threatening or disabling condition or disease, must have recommended either a health service or procedure [including a pharmaceutical product within the meaning of PHL 4900 5(b)(B)], that based on two documents from the available medical and scientific evidence, is likely to be more beneficial to the enrollee than any covered health service or procedure, or a clinical trial for which the enrollee is eligible. Any physician certification shall include a statement of the evidence relied upon by the physician in certifying his or her recommendation, and (d) the specific health service or procedure recommended by the attending physician would otherwise be covered under the policy except for the health plan’s determination that the health service or procedure is experimental or investigational.

d. For concurrent care denials, the provider must agree to hold the member harmless if the denial is upheld by the external appeal agent because the service is not medically necessary.

18. The period of time to make an appeal determination begins upon Aetna’s receipt of necessary information.

19. Failure by Aetna to make an appeal determination within the prescribed time frames shall be deemed to be a reversal of Aetna’s adverse determination.

20. If the enrollee and Aetna jointly agree to waive the internal appeal process, Aetna must provide a written letter with information regarding filing an external appeal to the enrollee within 24 hours of the agreement to waive Aetna’s internal appeal process.

Quality Management Program

Our Quality Management (QM) Program for HMO-based products is focused on the ongoing assessment and improvement of clinical care and service. Among the benefits derived from the implementation and maintenance of a comprehensive quality management program are:

• The impetus to work toward continuous quality improvement (CQI) as a means to conduct business
• A framework by which to monitor and strengthen all functional processes of the organization
• The measurement of performance in service and quality of care
• An emphasis on teamwork and a multi-departmental approach to quality improvement
• The availability of comparative information (internal and external)
We’re committed to Health Plan and Managed Behavioral Healthcare Organization (MBHO) accreditation by the National Committee for Quality Assurance (NCQA). This is one way of demonstrating a commitment to CQI, meeting customer expectations and establishing a competitive advantage among HMOs and PPOs. Healthcare Effectiveness Data and Information Set (HEDIS®) reports* and Consumer Assessments of Health Plans Study (CAHPS®) reports** are produced annually and sent to NCQA for public reporting and accountability. NCQA-certified HEDIS auditors audit HEDIS according to NCQA specifications.

Aetna has the right to access confidential medical records of Aetna members, for the purpose of claims payment, assessing quality of care, including medical evaluations and audits and performing utilization management functions. Medical records may be requested as a part of Aetna’s participation in HEDIS. Health Insurance Portability and Accountability Act (HIPAA) privacy regulations allow for sharing of personal health information for purposes of making decisions around treatment, payment or health plan operations.

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 given to members. Specifically, the QM Program includes, but isn’t limited to:

- Reviewing and evaluating preventive and behavioral health services; ambulatory, inpatient, primary and specialty care; high-volume and high-risk services; and continuity and coordination of care
- Developing written policies and procedures that reflect current standards of medical practice
- Developing, implementing and monitoring of patient safety initiatives, and preventive and clinical practice guidelines
- Monitoring of medical, behavioral health, case and disease management programs
- Achieving and maintaining regulatory and accreditation compliance
- Evaluating accessibility and availability of network providers
- Establishing standards for, and auditing of, medical record documentation
- Monitoring for over- and under-utilization of services (Medicare)
- Performing credentialing and recredentialing activities
- Overseeing delegated activities
- Evaluating member and practitioner satisfaction
- Supporting initiatives to address racial and ethnic disparities in health care
- Following these guidelines in the development of provider performance programs: standardization and sound methodology; transparency and collaboration — also, taking action on quality and cost, or quality only, but never cost data alone, except in unique situations where there aren’t standardized measures of quality, or there is insufficient data

We use CQI techniques and tools to improve the quality and safety of clinical care and service delivered to members. Quality improvement is implemented through a cross-functional team approach, as shown by multidisciplinary committees. Examples of our quality committees include the National Quality Oversight Committee (NQOC) and the National Quality Advisory Committee (NQAC). We empower the NQOC to oversee and address quality improvement activities and the NQAC to set direction for clinical quality improvement initiatives.

We use quality reports to monitor, communicate and compare key indicators. Finally, we develop relationships with various professional entities and provider organizations. They may give feedback about structure and implementation of QM Program activities, or work with us on quality improvement projects.

Following are the QM Program goals.

- To share the principles and spirit of CQI.
- To operate the QM Program in compliance with and responsive to applicable requirements of plan sponsors, federal and state regulators and appropriate accrediting bodies.
- To address racial and ethnic disparities in health care that could negatively impact quality health care.
- To introduce company-wide initiatives to improve the safety of members and our communities, and foster communications about the programs.
- To have a standardized and complete 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 range of care.
- To increase the knowledge and skill base of staff and to facilitate communication, collaboration and integration with key functional areas. These relate to implementing a sound and effective QM Program.
- To measure, monitor and improve performance in key aspects of quality and safety of clinical care. These include behavioral health and quality of service for members, customers and participating practitioners and providers.
- To maintain effective, efficient and comprehensive practitioner and provider selection and retention

*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).
processes through credentialing and recredentialing activities.

**Accountability and committee structure**

The following national committees, national workgroups and regional committees support the Quality Management (QM) Program:

**A. Board of Directors: Aetna Life Insurance Company Board of Directors (ALIC) (PPO Commercial and Medicare) and Aetna’s Boards of Directors (HMO Commercial and Medicare)**

The ALIC and Aetna’s Boards of Directors have delegated ultimate accountability for the management of the quality of clinical care and service given to members to the chief medical officer (CMO). The CMO is responsible for providing national strategic direction and oversight of the QM Program for Aetna members.

**B. National Quality Oversight Committee (NQOC)**

The CMO previously referenced delegates authority for oversight of the national Quality Management (QM) Program to the NQOC. It facilitates the sharing of QM best practices for accreditation, survey management and other areas, as appropriate. Delegated responsibility includes, but is not limited to, development, implementation and evaluation of the QM Program.

The NQOC is a multi-disciplinary committee of representatives from the following areas:

- Medical Director (Chairperson)
- Office of Chief Medical Officer
- Medical Director staff
- National Quality Management
- Behavioral Health Quality Management
- Pharmacy Management
- Clinical Services
- Network Management
- Customer Service
- Claims
- Complaints, Grievance and Appeals
- National Accounts
- Medicare Compliance
- Medicare Service Operations

The role of the NQOC includes the following:

- Approve the following documents:
  - QM/Behavioral Health (BH) Program Description
  - QM Work Plan
  - HMO/PPO QM Program Evaluation (includes Exchanges and Texas fully insured EPO)

- Aetna Care Management Program Description
- BH QM Work Plan
- BH QM Program Evaluation
- National Patient Safety Strategy
- Adopt clinical criteria and protocols with consideration of recommendations from the NQAC and, as appropriate, the Behavioral Health Quality Advisory Committee (BH QAC)
- Monitor QM and Aetna Care Management activities for consistency with both national and regional program goals
- Establish priorities for the QM and Aetna Care Management program, evaluate clinical and operational quality, and integrate quality improvement activities among all departments
- Adopt QM, National Clinical Services (NCS) and selected national policies and procedures and approval of state amendments, as outlined in QM-01, Policy and Procedure Development and Review Procedure and the NCS 501-01/02, National Care Management Policy Development Policy and Procedure
- Review regular reports from national workgroups and committees for discussion and feedback as necessary; approve as applicable
- Evaluate identified potential quality of care concerns related to facilities and vendors
- Adopt medical and clinical practice guidelines (CPG) and preventive services guidelines (PSG)
- Oversee, coordinate and institute company-wide initiatives to improve the safety of Aetna members and our communities

The NQOC meets at least ten times a year.

The NQOC delegates authority to the:

- NQAC and the BH QAC to give direction on clinical quality
- 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 give decisions on professional review hearings
- BH QOC to give guidance and direction on Behavioral Health administrative, clinical and quality issues and utilization management activities
- National Quality Management Policy Committee (NQMPC) and the National Clinical Services Policy Committee (NCSPC) for policy development and approval
- National Guideline Committee (NGC) to review and approve CPGs and PSGs
The NQA, NVDOC and BH QOC give reports to the NQOC at least semi-annually.

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

The Aetna Pharmacy Management Quality Oversight Committee is the designated committee to give guidance and direction on pharmacy administrative, clinical and quality issues. It gives summary reports of its activities annually.

We give complete reports on QM and the Aetna Care Management Program activities to the respective boards at least annually. State laws and regulations may exceed the requirements of the QM Program Description. When there are state regulations that apply to the QM Program, we document them in the state amendment.

C. National Quality Advisory Committee (NQAC)
The NQAC activities include, but are not limited to, the following:

• Give input into the Quality Management (QM) program through review and feedback on quality improvement studies and surveys, clinical indicators, member and practitioner/provider initiatives, practitioner/provider communications, QM Program Description and QM Work Plan
• Review clinical criteria such as utilization management criteria, Medical Clinical Policy Bulletins and protocols for NQOC adoption
• Make recommendations to the National Guideline Committee about medical clinical practice and preventive services guidelines
• Give feedback to the Behavioral Health Quality Advisory Committee about the integrated medical and behavioral care health programs

The NQAC meets at least five times a year. Membership includes the following:

• A medical director, facilitator
• A behavioral health practitioner
• 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 clinical input)

D. National Vendor Delegation Oversight Committee (NVDOC)
The NVDOC has oversight of the following:

• Delegation and vendor policies, procedures and processes
• Review and approval of Delegated Credentialing, Claims, Customer Service, Utilization Management, Case Management and Disease Management. These include approval of delegate’s program descriptions.
• Review of delegates related to General Controls, Finance and Network Management, as appropriate
• Review of oversight activities that the Centers for Medicare & Medicaid Services and other regulators require
• Overall monitoring and reporting of risk and delegate performance

The NVDOC meets monthly. Membership includes the following voting members:

• National Quality Management Director over Delegation chairperson
• Medical director staff
• Quality Management managers over Credentialing and Medical Management (UM, CM, DM, clinical programs, etc.) oversight
• Senior manager finance or senior finance auditor
• Claims audit manager
• Network market head and senior network managers
• Medicare compliance

And attendees representing the following areas:

• Finance
• Medical director staff
• National Delegation Team
• Network
• Patient Management
• Quality Management (Credentialing and Medical Management Delegation Oversight)

E. Credentialing and Performance Committee (CPC)
The CPC makes determinations for those applicants being considered for exceptions to our 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. They do this to evaluate continued participation in our network.

The CPC meets at least every 45 days. 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 (for example, dentists and chiropractors)
• Behavioral health practitioners, including a psychiatrist, a psychologist and a master’s-level behavioral health clinician.
Within 60 days of receiving a practitioner’s application to participate in the network, we will notify the practitioner as to whether the practitioner is credentialed or if additional time is necessary to make a determination because of a failure of a third party to provide necessary information.

**F. Provisionally credentialed provider (New York)**

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, joins a group practice of health care professionals each of whom participates in an Aetna network, is not approved or declined within 60 days, the health care professional shall be deemed “provisionally credentialed” and may participate in the network provided. However, that provisionally credentialed physician may not be designated as an enrollee’s PCP 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.

**G. Practitioner Appeals Committee (PAC)**

The PAC is responsible for practitioner appeals/hearings of adverse determinations related to quality of care concerns and credentialing decisions from Credentialing and Performance Committee determinations.

The PAC meets on an ad-hoc basis and a medical director facilitates. The committee has three to seven participating network practitioners:

- A majority of members are the affected physician’s peers.
- At least one peer must be licensed in the same state as each practitioner that the committee reviews.
- At least one voting member of the PAC shall practice in a specialty substantially similar to the specialty of the practitioner, if the nature of the appeal requires specialty knowledge.

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

**H. Behavioral Health Quality Oversight Committee (BH QOC)**

The BH QOC is a multidisciplinary committee. It gives guidance and direction to the Behavioral Health staff and senior management who are accountable for behavioral health administrative, clinical and quality issues and utilization management activities. The BH QOC provides an environment for collaborative initiatives. It facilitates the joining of behavioral health with primary medical care services.

The role of the BH QOC includes all of the following:

- Establish priorities for behavioral health-related quality management (QM) and care management (CM) activities, evaluate clinical and operational quality, and integrate quality improvement activities across behavioral health.
- Review and approval of behavioral health clinical and service quality indicator/monitors and quality improvement initiatives.
- Identify, select and monitor behavioral health prevention programs and oversee their implementation.
- Review and approval of behavioral health clinical specialty program reports.
- Monitor behavioral health-related QM and CM activities for consistency with national program goals.
- Review and evaluate feedback from the Behavioral Health Quality Advisory Committee (QAC).
- Review regular reports from behavioral health’s national workgroups and committees for discussion and feedback as necessary.
- Oversee BH QM department review of annual Aetna CM and QM Program Descriptions. Preparation and review of the BH QM Work Plan and BH Program Evaluation to send to the National Quality Oversight Committee (NQOC) for approval.
- Give summary reports on behavioral health-related activities to the NQOC semi-annually.
- Adopt behavioral health clinical criteria and protocols based on recommendations from BH QAC.
- Review and adopt all behavioral health clinical practice guidelines.
- Approve and give oversight of behavioral health-delegated activities.
- Review activities and recommendations of workgroups, including the National Patient Safety Work Group.
- Review and adopt QM, National Clinical Services and selected policies and procedures. These are outlined in the QM-01 Policy and Procedure Development and Review Procedure, and the NCS 501-01/02 Policy and Procedure Development and Review Procedure.
• Review and adopt applicable state-specific amendments.
The BH QOC meets at least ten times a year. It is composed of the following members:
• BH Chief Medical Officer/BH Corporate Medical Director, Co-Chairperson
• Senior Director, Health Care Quality Management or designee, Co-Chairperson
• BH Senior Medical Directors
• BH Clinical Services Heads
• BH National Head of Network or designee
• BH Quality Management staff
• Manager of Customer Service and Call Operations or designee
• National QM Representatives

I. Behavioral Health Quality Advisory Committee (BH QAC)
The Behavioral Health Quality Oversight Committee (BH QOC) delegates the following functions to the BH QAC:
• Manage and give direction on behavioral health clinical quality improvement initiatives
• Give input into the Quality Management (QM) Program through review and feedback on the following: behavioral health quality improvement studies and surveys; clinical indicators; member, practitioner and organizational provider initiatives; preventive health programs; practitioner and organizational provider communications; BH QM Work Plan
• Review behavioral health clinical criteria and protocols for BH QOC adoption
• Give feedback to the National Quality Advisory Committee about medical clinical practice guidelines (CPG) related to behavioral health
• Make recommendations to the National Guideline Committee on BH CPGs
• Give feedback to the National Pharmacy and Therapeutics Committee about the Preferred Drug Lists

The BH QAC meets at least twice a year and membership includes the following:
• BH Chief Medical Officer, Chairperson (or designee).
• BH Corporate Medical Director.
• Senior Director, Health Care Quality Management BH Medical Director.
• BH QM Managers.
• BH Clinical Services Heads.
• Six to eight participating behavioral health practitioners to include at least one psychiatrist, one psychologist, one social worker, one other master’s-prepared clinician, one representative from a behavioral health organizational provider and one primary care physician.

Other specialty practitioners may be included as necessary for clinical input.
Other Quality Management committees and work groups are also established to support and augment various processes. These include national guideline development, patient safety, pharmacy/therapeutic management, appeals and national delegation oversight.

Miscellaneous referrals to nonparticipating providers
New York State legislation:
• Imposes new obligations on participating and nonparticipating providers
• Affects coverage for services that nonparticipating providers perform

The law also requires all physicians and hospitals to tell certain information to their patients. We go over specifics below.
• Physicians must tell patients in which plans they participate. This includes detailed information about any referrals they make to ancillary providers, like anesthesiology or assistant surgeons. This applies to both office or hospital settings.
• 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 website:
  - 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

As a reminder, you can help your patients save money by referring to in-network providers.

A new enrollee whose health care provider is not a member of Aetna’s 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/her PCP selection online using our online provider tool.
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.

**Notice to New York providers**

Chapter 237 of the Laws of 2009 amended the New York State Laws and Public Health Law statutes related to claims processing; credentialing procedures; utilization review and external appeal procedures; and reimbursements arrangements in provider contract. Below, we outline the changes associated with the amended statutes and Aetna’s requirements to its participating providers and providers’ responsibilities.

**Adverse reimbursement change**

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.

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

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

**Claims processing time frames**

Claims submitted electronically must be paid within 30 days and paper or facsimile claim submissions must be paid within 45 days. The 30-day time frame for Aetna to request additional information or for denying the claim was not changed.

**Coordination of benefits**

Aetna 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 non-receipt of information about other coverage.

**Claims practices: provider claim 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 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 he has a pattern of timely filing

**Note:** The provider would need to demonstrate/explain the above.
Overpayment recovery: provider challenges and extension to all providers

Overpayment recovery provisions have been extended to apply to all health care professionals under Title 8 of State Education Law, and providers licensed or certified pursuant to PHL Articles 28, 36, or 40 or Mental Hygiene Law Articles 19, 31, and 32. Aetna is required to extend the opportunities for challenges to overpayment recovery to such providers. This does not apply to providers who are pharmacies, durable medical equipment vendors, or clinical laboratories.

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.

- Aetna 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.
- 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.

Participating provider and participating hospital reimbursement

Aetna will be amending its grievances and claims payment policies and procedures to assure claims are not denied or reduced in instances solely because the service was provided by a participating health care provider at a nonparticipating hospital, or a nonparticipating health provider rendered services to a member at a participating hospital.

Rare disease treatment

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 assure that the rights afforded to members seeking rare disease treatment are addressed.

Provider external appeal rights

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 Aetna.

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.
**Hold harmless**

A provider requesting an external appeal of a concurrent adverse determination, including a provider requesting the external appeal as the member’s designee, is prohibited from seeking payment, except applicable copays, from a member for services determined not medically necessary by the external appeal agent. Members will be held harmless in such cases.

**Surprise out-of-network claim**

We updated our procedures to meet the New York Surprise Bill regulations. If an eligible member sends a New York Assignment of Benefits form for a claim that qualifies as a “Surprise Bill,” our representative will contact your office. He or she can discuss the claim.

If you file an independent dispute resolution (IDR) request, follow the instructions provided by the New York Department of Financial Services. You can find the instructions and the form at [dfs.ny.gov](http://dfs.ny.gov). We’ll also include information about the IDR process on your payment advice and on the member’s Explanation of Benefits (EOB) statement.

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**Rhode Island supplement**

**Claims processing**

In accordance with Rhode Island law, providers may submit claims to Aetna 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 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 back to the date of your approved credentialing application. To verify participation status, providers should contact our Provider Service Center at 1-800-624-0756 (TTY: 711) (for HMO-based plans) or 1-888-632-3862 (TTY: 711) (for all other plans), or refer to our [online provider tool](http://aetna.com).

**Demographic data changes**

Demographic changes that are submitted via our secure provider website on NaviNet® and that do not require intervention will be processed within seven business days of receipt, in accordance with Rhode Island regulations. Requests that generate a message indicating that the changes require further review may not be processed within this time frame.