

Colorado

Aetna Premier Care Network Plus
Aetna Whole HealthSM — Colorado Front Range

Network access plan

This manual will help you understand our health programs and policies. And we'll be right there with you, throughout all of life's stages.

Table of contents

1. Introduction	2
2. Network adequacy	3
Our network numbers	3
Provider and facility availability	3
Measurable process for access to care and service	3
Provider selection and criteria — how we build our accountable care organization (ACO) networks	4
Quality measures	5
Corrective action process	7
Accessing services outside the network.....	7
Monitoring access	7
Provider directories	7
3. Network access plan procedures for referrals.....	7
Referrals within the provider network.....	7
4. Network access plan disclosures and notices	8
Grievance and appeal	8
Specialty medical services	8
Emergency and nonemergency medical care	8
Access and accessibility of services of covered persons with limited English proficiency and illiteracy, with diverse cultural and ethnic backgrounds and with physical or mental disabilities.....	8
Assessing health care needs.....	9
5. Plans for coordination and continuity of care	9
Keeping the provider you go to now	9
Discharge planning	10
Changing your primary care physician (PCP)	10
Changing your primary care dentist (PCD).....	10
Provider termination	10
The hold-harmless provision	10

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company, Aetna Health Inc. and their affiliates (Aetna). Each insurer has sole financial responsibility for its own products.



1. Introduction

This network access plan is for the Aetna Whole Health — Colorado Front Range network and may sometimes be referred to as “Aetna Premier Care Network (APCN) Plus.” This network is an accountable care organization (ACO). Both Aetna Health Inc. and Aetna Life Insurance Company (Aetna) use this network for group health products.

The Colorado Division of Insurance has licensed Aetna Health Inc. (Aetna) as a health maintenance organization (HMO). It has licensed Aetna Life Insurance Company as a life, accident and health and disability insurance company. HIOS ID for Aetna Health Inc. is 39670.

This network offers health plans in a total of 11 counties that together are considered the Aetna Front Range market in Colorado. The counties are: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer, Teller and Weld.

We are required as an issuer to create an access plan specific to each network. This access plan describes our strategy, policies, and procedures to create, maintain, and administer an adequate network.

Aetna Premier Care Network Plus and the Aetna Whole Health — Colorado Front Range network access plan is applicable to the following fully insured products:

- Aetna® HMO
- Aetna Health Network OnlySM
- Aetna Health Network OptionSM
- Aetna Open Access® Managed Choice®

Our main goal

We work every day to ensure the power of health is in your hands. We strive to see the world from your eyes. You can make confident choices and live a healthier life with our support and tools. And with us, you'll find convenient tools and resources that fit your life.

You pay less out of pocket when you use doctors and hospitals in our network. Our networks focus on quality and efficiency. This improves the health care experience for all. And it makes it easier for you to get the care you need.

The network includes doctors, hospitals, and other health care professionals and facilities in the Colorado market. We negotiate discounted rates for covered health care services. In-network doctors and hospitals won't bill you for costs above our rates for covered services.

Our network access plan provides a broad view of plan policies and procedures that cover participating providers and facilities. This material is for information only. It is neither an offer of coverage nor medical advice. It's only a partial, general description of plan or program benefits. It isn't a contract. Consult your plan documents (such as the Schedule of Benefits or the Certificate of Coverage) to find governing contractual provisions, including procedures, exclusions and limitations relating to the health plan. If there's a conflict between the plan documents and this access plan, the plan documents govern.

We don't provide health care services, so we can't guarantee any results or outcomes. We don't advise the self-management of health problems, nor do we promote any particular form of medical treatment. Consult your health care provider for the care that's right for your specific medical needs.

We've created certain policies and procedures to ensure that members get appropriate access to care. You'll find a brief description in this document.

Unless stated otherwise, this network access plan also includes facilities. Just visit **Aetna.com** to get more information about the network.

If you're a member, to reach Aetna, use the toll-free phone number on your Aetna® member ID card. Not yet a member? Just call **1-888-98-Aetna (TTY: 711)** or **1-888-982-3862 (TTY: 711)**.

This network access plan is available upon request. Call the toll-free phone number on your Aetna member ID card. Or write to: Aetna, 4582 South Ulster St. Pkwy., Suite 900, Denver, CO 80237.

This network access plan also includes information for both the Aetna national pharmacy and Aetna managed pharmacy networks.

2. Network adequacy

Our network numbers

As of January 2020, together, Aetna Premier Care Network Plus and the Aetna Whole Health — Colorado Front Range network include a total of:

- 1,811 primary care providers
- 10,481 medical specialists
- 526 obstetricians and/or gynecologists
- 318 pediatricians
- 3,534 behavioral health, mental health, and substance abuse disorder providers

We also have:

- 845 pharmacies (663 are in the Aetna managed pharmacy network)
- 50 hospitals
- 50 emergency facilities
- 41 urgent care centers
- 16 behavioral health and substance use disorder care facilities

Provider and facility availability

We've created provider standards for access to care and service that comply with Colorado regulations. This is to ensure our network has enough licensed health care providers available to meet members' needs. The Aetna National Quality Oversight Committee (NQOC) assesses these standards, which include the:

- Adequate provider-to-enrollee ratio (examples of providers are PCPs, obstetricians and gynecologists, behavioral health care providers, and specialists)
- Geographic distribution (participating providers are within a reasonable proximity to members)
- Appointment availability (service and wait times)
- An assessment of cultural needs, linguistic needs, and cultural and linguistic preferences of members

At least every year, we check network adequacy based on member needs. We use the results to develop and implement market contracting plans.

For telehealth services, we provide the same benefits for covered services, whether the providers see you in their office or consult with you via telehealth. This helps to meet your health care needs and gives you access to health care services.

In remote or rural areas, occasionally availability standards are not able to be met due to lack of, or absence of, qualified providers and/or hospital facilities. Even in counties where there may not be a pediatrician, obstetrician, or gynecologist available, there are participating PCPs who can provide services to our members. We monitor counties for new providers and facilities and reach out to contract with them.

We meet the availability (provider to enrollee ratio) standards for each county of the network for primary care, pediatrics, obstetrics, gynecology, behavioral health, and disordered drug use care.

Measurable process for access to care and service

The state insurance regulation and the Aetna National Quality Oversight Committee (NQOC) create standards for service and wait time. We monitor these standards to help ensure our members can receive care within a reasonable time period.

Each year, we measure service standards in these ways:

- We monitor access to primary care physicians (PCPs) for routine care appointments, urgent care appointments, and after-hours care. To do this, we conduct phone surveys with our Colorado providers.
- We monitor access for specialty care for prenatal care, high-volume and high-impact providers for routine care appointments, urgent care appointments, and after-hours care. To do this, we conduct phone surveys with our Colorado providers.
- We check Member Services telephone access by reviewing call abandonment rates, average speed of answer, and total service factors. We also track member complaint data.

Each year, we measure behavioral health accessibility standards in these ways:

- We monitor access for routine behavioral health care, urgent care appointments, and after-hours care. We look at member complaints, behavioral health member experience and provider experience survey data, and/or phone surveys.
- We monitor access to behavioral health Member Services by reviewing call-abandonment rates, average speed of answer, and total service factors. We also track member complaint data.

If we see opportunities for quality improvement, we prioritize and implement them.

Provider selection and criteria — how we build our accountable care organization (ACO) networks

Choosing and changing network providers

To build a robust provider network, we carefully review the providers available in each region, county and municipality. We make sure there is a broad range of qualified providers so that access to care is safe and convenient.

Aetna pursues all available qualified providers. Providers must meet our high standards before we ask them to join our network.

Our network includes primary care providers, specialists, hospitals and other facilities. We want to ensure that members have access to the right medical services.

How we choose providers

• Physicians

To be in our network, providers must:

- Pass our credentialing process
- Work with our medical benefits programs, including preventive care
- File claims on behalf of our members
- Agree to not balance-bill for covered services
- Accept our fees
- Have active admitting privileges in at least one network hospital (depending on provider specialty)

• Hospitals

To be in our network, hospitals must have a current license and be accredited by one of these entities:

- The Joint Commission (TJC)
- The American Osteopathic Association (AOA)
- Det Norske Veritas Healthcare, Inc. (DNVHC)
- An accrediting entity that meets Aetna policy and/or business participation requirements or state/regulatory standards

These entities perform detailed reviews of hospitals, including onsite visits. Hospitals also need to show their quality improvement activities.

If a hospital is not accredited from these entities, then they need to meet these alternative requirements:

- They must complete an onsite quality assessment.
- If the Centers for Medicare & Medicaid Services (CMS) or a state survey has a similar review process as Aetna, we may substitute the CMS or state survey for an onsite quality assessment.

Our contracts require hospitals to participate in our quality and patient management activities. Facilities must notify us of any material change of licensure or accreditation status. They must have adequate liability insurance or self-insurance. They must provide proof of insurance upon request.

Every three years, our credentialing team reviews the following for each hospital in our network. They make sure that the hospitals:

- Are in good standing with state and federal regulatory bodies
- Are accredited by an Aetna-recognized accrediting entity
- Have liability insurance limits
- Have a Medicare certification number, when applicable

• More services

We also have participation standards for every type of provider service in our network, including:

- Free-standing surgical centers
- Urgent care centers
- Skilled nursing facilities
- Hospices
- Ambulance services
- Home health care agencies
- Laboratories
- X-ray facilities

Participation criteria may vary based on specialty, market, and applicable local, state, or federal laws.

Facilities must meet required:

- Licensing
- Certification
- Professional staffing standards
- Access standards
- Patient emergency standards

They must also:

- Have certain levels of liability insurance
- Follow patient confidentiality rules

All network providers must have:

- Proper licensing
- Appropriate education
- Appropriate training
- Applicable board certifications
- Certain levels of liability insurance

They must also not have:

- A history of professional liability claims
- A work history that would raise concerns for our members

An ACO strives for better quality at a lower cost and a better patient experience. They have new payment models that help providers deliver better care at a lower cost. ACOs may be hospital systems, provider groups or a combination of these. Most likely, they'll be larger groups of combined provider types that are already affiliated.

To build our ACO networks, we look at how many primary and specialty care doctors are in a specific area. We also look at hospitals and other health care providers so we can make sure we have enough providers available to meet your health care needs. And you don't have to travel a long way or spend a lot of time getting there.

To help you get better care, ACOs have to meet these goals in order to receive incentive payments:

- Cost measures
- Utilization measures
- Thirty-day readmissions
- Avoidable emergency room use
- Generic prescribing rate
- Higher flu vaccination rates
- Higher pneumonia vaccination rates
- Improved breast cancer screening
- Improved cervical cancer screening
- Improved colon cancer screening
- Improved diabetes Hba1c hemoglobin screening
- Improved diabetes and lipid blood screening
- Non-trauma admissions
- Outpatient laboratory tests and services
- Outpatient surgeries and procedures done at preferred ambulatory facilities
- Radiology services at preferred freestanding facilities
- Reduced avoidable hospital readmissions for medical and behavioral health needs
- Other preventive care measures

Quality measures

Our quality measures are based on the National Committee for Quality Assurance (NCQA) Healthcare Effectiveness Data and Information Set (HEDIS®).^{*} Our quality measures include:

- Blood sugar control for high-risk diabetics
- Antidepressant medical management
- Breast cancer screening
- Cervical cancer screening
- Colon cancer screening
- Diabetes and lipid blood screening
- Follow-up care for children prescribed attention-deficit/hyperactivity disorder (ADHD) medication
- Initiation and engagement of alcohol and other drug dependence treatment
- Low-density lipoprotein (LDL) targets for diabetic and cardiac patients
- Other preventive care measures

All doctors and hospitals must meet certain standards and agree to accept our rates before joining our network.

Visit [Aetna.com/docfind/cms/html/MedicalCredentialing.html](https://www.aetna.com/docfind/cms/html/MedicalCredentialing.html) for more on how we credential primary care physicians and specialists.

Visit [Aetna.com/docfind/cms/html/HospitalCredentialing.html](https://www.aetna.com/docfind/cms/html/HospitalCredentialing.html) for more on how we credential hospitals and other health care providers.

How we build our pharmacy networks

We look at the number of pharmacies in a specific area. This way we can make sure we have enough providers to meet your pharmacy needs. So you don't have to spend a lot of time looking for a pharmacy.

How we choose our pharmacy providers

We created the pharmacy networks based on many market variables. We chose providers for our networks based on:

- Access and availability
- Our credentialing standards
- It's ability to meet our participation criteria

Pharmacy quality assurance procedures

Participating pharmacies are recredentialed every two years. Between formal credentialing cycles, we check these issues as part of ongoing quality review:

- Pharmacies that are placed on an excluded list by either the Office of Personnel Management or the Office of the Inspector General
- New Medicare opt-outs
- Potential quality-of-care concerns (member complaints and internally identified events)

How we grow our dental networks

To grow our network, we look at the number of primary and specialty dentists in a specific area. In this way, we can make sure there are enough providers available to meet your dental care needs. So you don't have to spend a lot of time looking for a dentist.

How we choose dental providers

We created the dental networks based on many market variables. We choose providers based on:

- Access and availability
- Our credentialing standards
- Our participation criteria
- Cost efficiency

Dental quality assurance procedures

Participating dentists are recredentialed using our standard process every three years. And in between formal credentialing cycles, we monitor these issues as part of our ongoing quality review:

- State board sanctions
- Loss of license
- Reports by the Office of Personnel Management or the Office of the Inspector General
- Medicare opt-outs
- Potential quality-of-care concerns (member complaints and internally identified events)

Quality management program and scope

Our quality management program checks and improves the quality and safety of clinical care and services to members. The quality management program includes but is not limited to:

- Evaluation of accessibility and availability of network providers
- Evaluation of member experience and practitioner satisfaction
- Review and evaluation of preventive and behavioral health services; ambulatory, inpatient, primary, and specialty care; high-volume and high-risk services; and continuity and coordination of care
- Development of written policies and procedures reflecting current standards of clinical practice
- Development, implementation and monitoring of patient safety initiatives, and preventive and clinical practice guidelines
- Monitoring of medical, behavioral health, case and disease management programs
- Establishing standards for and auditing of medical and behavioral health record documentation
- Performing credentialing and recredentialed activities
- Oversight of delegated activities
- Supporting initiatives to address racial and ethnic disparities in health care

Member experience

An important part of the quality management program is to check and improve the member experience. For this, we use surveys and aggregation, analysis, and trending of member complaints. And we encourage members to offer suggestions or express their concerns through our customer service phone lines and our member website.

We work hard to support providers and members and create a culture of better health — one that is connected, simpler, intuitive, convenient, affordable and powerful.

Providers influence the consumer experience. We help them with better tools, information and payment models.

We contract with a certified vendor to field the respective surveys.

- Behavioral health member experience survey

We send this survey every year to the adult (age 18 and older) commercial behavioral health population who used behavioral health care. It measures members' experience of care in behavioral health services and administrative services.

- Member experience surveys with care management services

Each year, we send this survey to a random sample of members in the case management and disease management programs. The aim is to check the member experience from those who have used these services. This process informs us how well the program meets our members' expectations. This in turn helps to find areas where the program performs well and areas where it needs to improve.

Corrective action process

We continue to monitor and improve availability and access to providers and facilities. Here are steps we routinely take:

- Every year, we measure and analyze:
 - Geographic distribution of providers
 - Member-to-practitioner ratios
 - Member complaints
 - Closed practice data (specifically against the goals and standards for availability)
 - Tracking and trending of data relating to the network
- We review counties where enrollees don't have easy access to care. We try to determine availability of providers and, when possible, recruit them.

Accessing services outside the network

You can get a service or supply from an out-of-network provider at the same out-of-pocket cost share as a network provider, if you can't:

- Get a medically necessary service or supply through an in-network physician or hospital without unreasonable delay
- Find a participating physician who can provide the service or supply

You must get the service or supply pre-certified first. Then we'll cover it at the in-network benefits level. That means you'll pay your share of the costs (copayment, coinsurance, and/or deductible) at the in-network level. Medical emergencies don't require pre-certification. Your share of the costs for medical emergencies will also be at the in-network level.

Monitoring access

- Every year, we track nonparticipating provider approval requests and report the data to the NQOC
- Network staff monitor access to hospital-based providers at participating facilities and attempt to put new contracts in place where we have deficiencies.
- Members who receive services from a nonparticipating provider at a participating facility will have no greater cost share than if the service or treatment was done by a participating provider.

Provider directories

To find a provider, use the printed provider directory or the online search tool.

- Printed provider directory
 - We publish a fully updated directory once a year.
 - We print quarterly addenda (these show providers that have been added and removed from the networks).
 - To get a directory and get on the list to receive the addenda, call the toll-free phone number on your Aetna member ID card or send us a written request.
- Online provider search tool
 - Go to **Aetna.com**, and then visit your member website to use the tool.
 - It's usually updated six days a week.

3. Network access plan procedures for referrals

Referrals within the provider network

Some health plans require you to get a referral from your PCP to get care from a specialist. Please refer to your plan documents to see:

- If you need to select a PCP
- Whether a PCP must refer you to a specialist before you can get access to a specialist's services

If you need a referral, contact your PCP before you get specialty care. You can find in-network specialists listed in our online provider search tool. This tool offers the most up-to-date list of doctors, hospitals and health care professionals in our network. To use the tool, go to **Aetna.com** and sign in to your member website. If you don't have access to the internet, just call the toll-free phone number on your Aetna member ID card to get a printed directory.

- Referral options may be restricted to fewer than all providers in the network who are qualified to provide covered specialty services

While a member can be referred to any provider in the network, certain doctors may be affiliated with integrated delivery systems, independent practice associations or other provider groups. Members who select these doctors will generally be referred to specialists and hospitals within that system or group.

- Members may get timely referrals for access to specialty care

Some plans may require PCP selection and PCP referrals for specialty care. In such cases, a member may get specialty care by consulting their PCP. Referrals not requiring prior authorization are valid as soon as the PCP requests it. Network doctors and other health care providers are required by contract to follow access standards for care. Any plan that has a PCP referral requirement gives members direct access to benefits for medical emergency services, urgent care, and obstetric or gynecologic visits. Plans that don't require referrals permit members to go to any participating specialty care provider to receive network benefits.

- Members may expedite the referral process when indicated by their medical condition

For referrals requiring prior authorization by us, we'll notify you within 5 business days for nonurgent requests. For urgent requests, we'll inform you no later than 2 business days (and not to exceed a total of 72 hours from when we receive the original request). You may expedite the prior-authorization process when medically appropriate by consulting your PCP.

- Referrals cannot be retroactively denied or changed except for fraud or abuse:

We can't retrospectively deny or change referrals approved by us, except for fraud or abuse.

4. Network access plan disclosures and notices

Grievance and appeal

You can find grievance procedures in a number of documents. These include member disclosures and plan documents, including the Certificate of Coverage and the Summary of Benefits and Coverage (SBC). The grievance procedures are also on our website. The Explanation of Benefits (EOB) statement also provides information that addresses members' rights.

Specialty medical services

You can find information on available specialty medical services in the plan documents. These include the Certificate and the SBC. The Certificate describes the benefits and the SBC shows available services, cost-sharing amounts and visit limits. The SBC also shows some common medical events and the therapy services that may help to treat them.

Emergency and nonemergency medical care

You'll find information on our procedures for providing emergency and nonemergency medical care in the plan and member disclosure documents. Or go to **Aetna.com** to get the information.

These documents and our website also define:

- What an emergency medical condition is
- What to do when an emergency occurs
- Where to go for treatment
- Differences between nonurgent care and an emergency
- Processes a member must follow

Access and accessibility of services of covered persons with limited English proficiency and illiteracy, with diverse cultural and ethnic backgrounds and with physical or mental disabilities

Aetna uses Language Line Services, an interpretation service, to address the needs of enrollees with limited English proficiency. Language Line Services offers 24/7 over-the-phone interpretation in over 200 languages. Explanation of benefits (EOB) statements and other correspondence generated through the claims and appeal process provide notice that translation services are available. And Aetna member disclosure information (available to members on our public website as well as in enrollment packets) includes a notice that language services are available for members who speak another language or are hearing impaired.

For hearing-impaired or speech-disabled individuals, Aetna uses a relay service. The relay service acts as an intermediary for telecommunications between hearing individuals and individuals who are deaf, hard of hearing, deaf-blind and/or have speech disabilities. We have specially trained communication assistants who complete the calls and stay online to relay messages either:

- Electronically over a teletypewriter (TTY) or telecommunications device for the deaf (TDD), or
- Verbally to hearing parties

Aetna doesn't consider the member's race, disability, religion, sex, sexual orientation, health, ethnicity, creed, age or national origin when providing access to care.

Aetna and participating providers must comply with these laws:

- Title VI of the Civil Rights Act of 1964
- The Age Discrimination Act of 1975
- The Americans with Disabilities Act
- Laws that apply to those who receive federal funds
- All other laws that protect your rights to receive health care

If a member chooses to provide certain information about race, ethnicity and languages spoken, it may help to improve access to health care and better serve a member. All information that a member provides is private. The member disclosure document addresses privacy and access to health care in more detail.

Assessing health care needs

Aetna is committed to providing members with quality health care. Through our quality management program and strategy, we assess, measure and monitor the care we provide. The member disclosure form has online search instructions on how to find information about quality management programs. A printed copy of this information is also available. Just call Member Services at the number on your Aetna member ID card.

Just go to [Aetna.com/individuals-families/member-rights-resources/commitment-quality/quality-management.html](https://www.aetna.com/individuals-families/member-rights-resources/commitment-quality/quality-management.html) to find out more.

5. Plans for coordination and continuity of care

Keeping the provider you go to now

You may have to find a new provider when you:

- Join our plan and the provider you have now is not in the network
- Are already a member and your provider stops being in our network

But in some cases, you may need to complete a treatment or have treatment that was already scheduled. And you may continue to go to your current provider. This is called continuity of care or transition of care.

If you join a plan and you're in an active course of treatment with a provider who is not in the network, we'll provide transition-of-care benefits. Transition of care gives you temporary coverage as we transfer services from an out-of-network specialty provider to an in-network specialty provider.

Transition-of-care requests do not apply to facilities. For transition-of-care coverage requests due to a provider becoming inactive, we provide continuity of care coverage:

- For an active course of treatment that includes having undergone treatment, or having been seen at least once in the last 12 months, as long as you have not been released from treatment
- For transition of care coverage requests for maternity care, we'll allow an active course of treatment from the second trimester through the postpartum period
- For transition-of-care coverage requests for primary care, we'll allow an active course of treatment for pediatrics, general practice, family medicine, internal medicine, obstetrics-gynecology, physician assistants and nurse practitioners supervised by, or working with, a PCP. These providers qualify for transition of care coverage only if they are credentialed and individually contracted.

Once approved for transition-of-care coverage due to a provider becoming inactive, the care period is the earlier of:

- The termination of the course of treatment by the covered person or the treating provider
- Ninety days after the effective date of your provider's departure or termination, unless the medical director determines that a longer period is necessary
- The date that care is successfully transitioned to the in-network provider
- Benefit limitations under the plan are met or exceeded
- Care is no longer necessary

Discharge planning

Proactive discharge planning is a process that anticipates your needs prior to discharge from an inpatient care setting. It provides the right transition plan from the inpatient setting to the next level of care and addresses your entire care. The process begins at the time of notification and may include the hospital (or other alternate care provider, health plan, other health care providers, the treating practitioner) you, and your family or caregiver. The staff finds and refers potential quality-of-care needs and patient safety events for more review during the discharge planning process.

The discharge plan considers your:

- Age
- Prior level of functioning
- Past medical history
- Anticipated discharge location
- Current medical condition, including diagnosis
- Current level of functioning
- Family and community support
- Psychosocial factors
- Potential barriers to discharge planning

The discharge plan may include:

- Identifying eligible members for referral to covered specialty programs
- Coordinating a variety of services or benefits to be used upon discharge (such as a transfer to inpatient skilled nursing, sub-acute care or a rehabilitation facility, or arranging for home health care, community services, or durable medical equipment)

Changing your primary care physician (PCP)

You can change your designated PCP at any time. Just call the phone number on your Aetna member ID card. Or visit your member website.

Changing your primary care dentist (PCD)

You can change your designated PCD at any time. Just call the phone number on your Aetna member ID card. Or visit your member website.

Provider termination

Our provider contracts with participating providers and facilities ensure a seamless transition in the event the contract ends. Our providers agree to continue services to our members for a limited time after termination.

When we terminate a PCP from the network, we send a letter to inform you. We also help members select a new PCP or practice site.

When a specialist no longer participates in our network, we inform members who see the specialist regularly by letter. The letter asks the member to have their PCP contact the Aetna Patient Management Department.

That way, they can coordinate continued care and issue a referral to a specialist, if necessary.

The hold-harmless provision

Our contracts contain a hold-harmless provision. This prevents network providers from balance billing members in the event of the insurer's insolvency or inability to continue operations.

Aetna complies with applicable federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, sexual orientation, age or disability.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator, P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030 Fresno, CA 93779), **1-800-648-7817, TTY: 711, Fax: 859-425-3379** (CA HMO customers: **860-262-7705**), **CRCoordinator@aetna.com**.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at **1-800-368-1019, 1-800-537-7697 (TDD)**.

TTY:711

English	To access language services at no cost to you, call the number on your ID card.
Spanish	Para acceder a los servicios lingüísticos sin costo alguno, llame al número que figura en su tarjeta de identificación.
Vietnamese	Để sử dụng các dịch vụ ngôn ngữ miễn phí, vui lòng gọi số điện thoại ghi trên thẻ ID của quý vị.
Chinese Traditional	如欲使用免費語言服務，請撥打您健康保險卡上所列的電話號碼
Korean	무료 다국어 서비스를 이용하려면 보험 ID 카드에 수록된 번호로 전화해 주십시오.
Russian	Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону, приведенному на вашей идентификационной карте.
Amharic	የ ቋንቋ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በመታወቂያዎት ላይ ያለውን ቁጥር ይደውሉ፡ ፡
Arabic	للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم الموجود على بطاقة تذكرك.
German	Um auf den für Sie kostenlosen Sprachservice auf Deutsch zuzugreifen, rufen Sie die Nummer auf Ihrer ID-Karte an.
French	Pour accéder gratuitement aux services linguistiques, veuillez composer le numéro indiqué sur votre carte d'assurance santé.
Nepali	भाषासम्बन्धी सेवाहरूमाथि निःशुल्क पहुँच राख्न आफ्नो कार्डमा रहेको नम्बरमा कल गर्नुहोस्।
Tagalog	Upang ma-access ang mga serbisyo sa wika nang walang bayad, tawagan ang numero sa iyong ID card.
Japanese	無料の言語サービスは、IDカードにある番号にお電話ください。
Cushitic-Oromo	Tajaajiloota afaanii gatii bilisaa ati argaachuuf,lakkoofsa fuula waraaqaa eenyummaa (ID) kee irraa jiruun bilibili.
Persian Farsi	برای دسترسی به خدمات زبان به طور رایگان، با شماره مارکتی شده روی کارت شناسایی خود تماس بگیرید.
Igbo	Inweta enyemaka asụsụ na akwughi ụgwọ obula, kpọọ nọmba nọ na kaadi njirimara gi
Kru-Bassa	I nyuu kosna mahola ni language services ngui nsaa wogui wo, sebel i nsinga i ye ntilga i kat yong matibla
Yoruba	Láti ráyèsí àwọn isẹ̀ èdè fún ọ̀ lófèṛé, pe nọmbà tò wà lóri káàdi ìdánimò rẹ.

