



Broker Intelligence™

AETNA'S SMALL BUSINESS THIRD QUARTER 2005

inside

- > Producer Compensation Information
- > New Online HSA CD
- > Medicare Update
- > New Cross Sell Ideas
- > Aetna Technology Update
- > Individual Coverage Support



I am pleased to announce Aetna's Small Business Broker Intelligence e-newsletter, designed specifically to provide you with information of interest for your small business clients.

This quarterly newsletter will feature information on Aetna's products and services, key tips on making plan administration easier, and health/wellness information that our mutual customers can share with their employees.

We encourage you to share this newsletter with your small business clients and hope that you and your clients find great value in the content and information provided in this piece.

If you have any comments or questions regarding Aetna's Small Business Broker Intelligence, please email AetnaNCsmallgroup@aetna.com.

Thank you for your continued support of Aetna Small Group.

Bill Berenson
General Manager
Aetna's North Central
Small Business

integrity

Handling Customer Requests for Producer Compensation Information

As part of making it easier to work with Aetna, customers have a simple process to follow when they want producer compensation information from us. [more](#)

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Aetna's Consumer-Directed Health Plans CD Live on Producer World

We're proud that Aetna is a leader in Consumer-Directed Health Plans (CDHPs) for employers with 2-50 employees. [more](#)

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Medicare Update: 2006 Service Area Expansions & New Federal Requirements

New government regulations require that plan sponsors who provide prescription drug coverage to Medicare-eligible members now must disclose, both to their Medicare-eligible plan members and to the Centers for Medicare & Medicaid Services (CMS), whether their plans qualify as "creditable coverage" or "non-creditable coverage." [more](#)

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Based on valuable feedback we have received from our broker community and the small group marketplace, Aetna small Group has made some adjustments to our small business underwriting guidelines. [more](#)

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Want a "can't miss" way to increase your retention and renewal numbers? Cross-selling dental and life/disability products to your customers is an easy way you can grow your business. [more](#)

DocFind and Aetna Navigator™ Improving for Members & Brokers!

We're excited to share some of the new ways we're working to make Aetna Navigator and DocFind easier and more helpful for members. [more](#)

information

Commissions Update – Download Commissions Statements from Producer World

We've made the process to download your statements simpler and straightforward! [more](#)

Aetna Supports Individual Coverage Requirement

As part of our commitment to address the issue of the uninsured, Aetna has publicly announced support for an individual insurance coverage requirement, through which states or the federal government could require all individuals to obtain basic health insurance coverage. [more](#)

We want you to knowSM

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Cross Selling: Easy Ways to Increase Retention and Renewals Numbers

Want a “can’t miss” way to increase your retention and renewal numbers? Cross-selling dental and life/disability products to your customers is an easy way you can grow your business.

You’re probably familiar with the business adage that acquiring new clients costs many times more than retaining an existing one. It’s true!

The benefits of cross selling to your customers are clear:

1. Allows you to offer your clients a complete benefits package.
2. More lines of coverage means continued business.
3. More lines of coverage also means that customers more likely to renew and retain.
4. And you spend less time and energy supporting your customers compared to acquiring new ones.

Talk to your Aetna Sales Manager or General Agent for how cross-selling products can help you make 2005 your most profitable year ever.

DocFind and Aetna Navigator™ Improving for Members and Brokers!

We’re excited to share some of the new ways we’re working to make Aetna Navigator and DocFind easier and more helpful for members. Plus, we’ve added and updated materials to make it easier for you to promote Aetna Navigator to your customers.

Aetna Navigator Updates

Effective May 14, 2005, the secure Aetna Navigator member website has more great online features available to our members.

- Claim Explanation of Benefits (EOB) Statements Are Easier to Save and Print
- Turning Off Paper EOBs on Aetna Navigator Helps Fight Against Breast Cancer

Aetna gave \$1 to American Cancer Society® (ACS) efforts against breast cancer for each Aetna Navigator member household that turned off paper EOBs between May 12 and June 30, 2005. Note: This charitable incentive program does not apply to HMO medical-only customers, as EOBs do not apply to the HMO product.

- HSA Contribution List and Search Features Increase Member Options for Managing Accounts
- Temporary Member ID Information Feature Enhanced
- Aetna Navigator Reaches More Members Enrolled in Certain Aetna Products
 - > Members in a standalone behavioral health plan can register for Aetna Navigator
 - > Members enrolled in new Medicare PPO products can register and see their personalized information
 - > Members with vision or hearing products can now register for Aetna Navigator.
- Aetna Navigator Reached the Seven Million Members Milestone on May 29, 2005!

And, we’ve updated our marketing information and materials to help you promote Aetna Navigator

[Click here for Producer World Information & Tools to help you sell!](#)

- Plan sponsors and brokers can now link directly to Aetna Navigator marketing materials on Aetna.com. A new Access Communications Materials link appears on the Employer page under Services & Tools, Aetna Navigator.

DocFind Enhancements Make It Better than Ever

DocFind, Aetna’s online participating provider directory, allows members to locate physicians and other health care providers such as dentists, optometrists, hospitals and pharmacies. Now it’s better than ever!

- Streamlining of “Step 3 - Select a Plan.” Users will now be asked to select a specific plan in order to proceed with their search.
- Ability to search by language for dental providers. Dental provider searches will be enhanced to allow users to further narrow their search by languages spoken.
- Enhancements to Durable Medical Equipment (DME) provider type searches help provide clarity for members.



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Have you missed any recent broker alerts?

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Broker Sales Support Service Center 888-380-7821

To Submit Maintenance Eligibility Information fax to:

Fax: (904) 351-5014

Fax: (904) 351-5015

Handling Customer Requests for Producer Compensation Information

As part of making it easier to work with Aetna, customers have a simple process to follow when they want producer compensation information from us. Customers can request information at any time on how much we have paid that customer's producer related to the placement and servicing of their Aetna business. This openness is an essential part of how we do business. In that spirit, we want to be sure that you have all the information about this process as well.

As indicated in the Frequently Asked Questions section of Aetna's Policy on Producer Compensation posted on Aetna.com, we will provide producer compensation information to any customer at any time upon request.

How Plan Sponsors Can Request Compensation Information

Customers requesting such information should be referred to Aetna's Policy on Producer Compensation section of Aetna.com. The customer should print the "Customer Request for Producer Compensation Information" form found on our website. The form must be completed by a customer official and then faxed or mailed to Aetna's Compensation Services area:

Aetna Policy — Customer Request Form

- Compensation Services will provide full detail on all types of compensation paid to producers associated with the customer for the prior calendar year and/or current calendar year to date.
- Please note that General Agent compensation will not be included for those customers having less than 100 plan participants. In those instances, the following will be included in the response to the customer "Aetna may also have other distribution expenses including our inside sales force, General Agents (if applicable), marketing and advertising, which are not directly charged to your account".
- Compensation Services will provide a written response to the customer within 5 business days of receipt
- Compensation Services will keep a copy of the request on record.

Want to have your small business highlighted in one of our upcoming issues?

Email us your story at
aetnaNCSmallGroup@aetna.com



information

Click here for
**Producer World
Information & Tools**
to help you sell!

Commissions Update – Download Commissions Statements from Producer World

We've made the process to download your statements simpler and straightforward! Effective Thursday, June 9, 2005, all Producer World registered producers have the ability to download their commission statements to an Excel formatted file directly from Producer World. This capability exists for statements produced from the May 6 check run and forward...just click on the download button.

[Go to Producer World Now](#)

Aetna Supports Individual Coverage Requirement

As part of our commitment to address the issue of the uninsured, Aetna has publicly announced support for an individual insurance coverage requirement, through which states or the federal government could require all individuals to obtain basic health insurance coverage. Those who cannot afford the premiums would be eligible for subsidies. If structured properly, an individual coverage requirement has the potential to expand access to quality health care and ease the financial crisis facing the health care system.

Aetna Chairman and CEO John W. Rowe, M.D. announced this support in comments at Aetna's annual shareholder's meeting on April 29, 2005, and in a press release the same day.

We believe that this requirement is a common sense approach to a daunting but solvable issue. As a valued member of our broker community, we consider you a key partner in helping us achieve this goal for all Americans. Please be sure to share your thoughts on this issue with your Aetna Sales Manager or General Agent. In coming months, we'll keep you posted on this important matter and how you can help.

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Service Center
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Medicare Update: 2006 Service Area Expansions & New Federal Requirements

New government regulations require that plan sponsors who provide prescription drug coverage to Medicare-eligible members now must disclose, both to their Medicare-eligible plan members and to the Centers for Medicare & Medicaid Services (CMS), whether their plans qualify as "creditable coverage" or "non-creditable coverage."

What is Creditable Coverage?

Creditable coverage is defined by CMS as prescription drug coverage with an actuarial value equal to or exceeding the value of standard Medicare Part D coverage. Specific guidelines are included in the latest CMS guidance in the link below.

Why is this disclosure important?

This disclosure is important because it protects the interests of Medicare-eligible individuals who are covered today under a group prescription drug plan, but may later need or choose to move to an individual Part D prescription drug plan. The plan sponsor disclosure of creditable coverage ensures that a beneficiary will not have to pay higher premium charges for enrolling in a Part D plan after the initial enrollment period.

When will retirees hear about this requirement?

Now that these requirements are in place, retirees are beginning to hear from CMS and the Social Security Administration (SSA) about the prescription drug benefit that will be available to them in 2006. Mailings are being sent now and into the summer focused on low-income Medicare beneficiaries who may be eligible for extra help from the government.

More information on the CMS requirements and model disclosure notices is on the CMS website here.

Be Prepared to Help Your Customers with Questions About Medicare Mailings

How is Aetna Helping Customers Comply with this Requirement?

Aetna will be sending out a letter to all plan sponsors with suggestions on how to answer questions from retirees about these mailings. We are also preparing sample letters and talking points for our Small Group brokers and producers so you can help your customers comply with this disclosure requirement. Stay posted for more information later this month.

How You Can Help

By familiarizing yourself with these issues, you'll be prepared to field any questions from your customers.

- The letters that CMS and Social Security Administration are sending to retirees can be viewed here.

- [Click here for full information about the CMS and SSA mailings](#)

- Sample letters and talking points will be available soon.

For more information, please contact your Aetna Sales Manager.

Aetna Group Medicare Advantage Plans—2006 Service Area Expansions

We know how important it is for your customers to find affordable health benefits

solutions to retirees. That's why we recently announced that by January 2006 we intend to more than double the number of states where we will offer Medicare Advantage plans on a group basis—including many of the states where your customers have significant retiree populations.

We have filed applications with the Centers for Medicare and Medicaid Services (CMS) and plan to expand into certain metropolitan areas with high retiree populations in the following new states. These applications are pending CMS approval:

Arizona	Ohio
Florida	Texas
Georgia	Virginia
Illinois	Washington, DC

We also intend to expand our Medicare Advantage plan service areas in California and New York, and maintain our current service areas in Maryland, Pennsylvania and New Jersey.

Many of these expansions may be effective before the end of the year, and all should be effective by January 1, 2006, pending CMS approvals.

We also have a dedicated team preparing products and services for the new Medicare Part D prescription drug program that will be available in 2006. This program makes available, for the first time, government financial support for retiree prescription drug coverage.

Aetna Small Group Issues updated Underwriting Guidelines for North Central Region

Based on valuable feedback we have received from our broker community and the small group marketplace, Aetna small Group has made some adjustments to our small business underwriting guidelines.

Effective immediately, we are implementing a **70%** participation guideline (instead of 75%) across all North Central states (unless otherwise state mandated, ie Michigan which requires 50% on groups with 26-50 eligibles.) Illinois Indiana, Kentucky and Ohio still require 50% of the total eligibles to participate in Aetna Medical regardless of valid waivers. Non-contributory plans still require 100% participation. The participation guideline for dental only coverage will remain at 75%. Valid waiver forms are required to meet participation, and waiver forms are still required on all employees waiving coverage.

Aetna Small Group is dedicated to making it easier for our brokers to conduct business with us and we are committed to implementing products, services & policies that meet the changing needs of our market.

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Aetna's Consumer-Directed Health Plans CD Live on Producer World

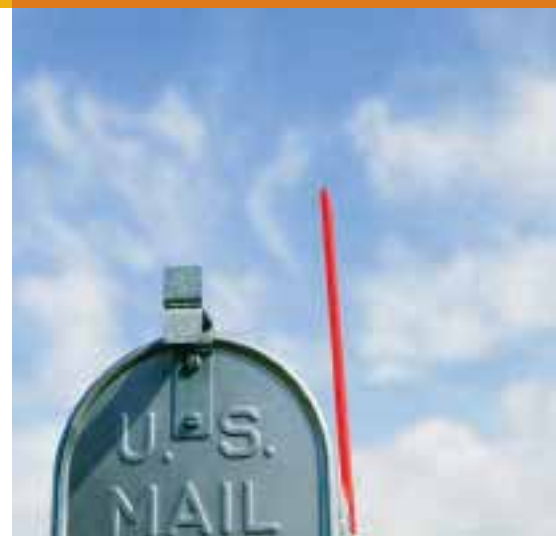
We're proud that Aetna is a leader in Consumer-Directed Health Plans (CDHPs) for employers with 2-50 employees. We want to make it easier for you to learn about and sell these plans to your customers. That's why we've added the interactive HSA CD to Producer World.

You'll find a Product Overview, a Consumer-Directed Health Plans tutorial, resource files and more on how consumers can use CDHPs to complement their benefits.

Log on to Producer World and go to the Small Group section, then go down the left column labeled "Business Tools" to the "Resources" section. The link is titled "Aetna's Consumer-Directed Solutions." Or, you can go to this site now by clicking here.

What do you think?

Send us your comments and suggestions on our newsletter at AetnaNCSmallGroup@aetna.com.



Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefit coverage include Aetna Health Inc., Aetna Health of Illinois Inc., Aetna Life Insurance Company and Corporate Health Insurance Company.

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