Aetna Medicare Advantage plans

Quick reference guide

The summary below explains how our Aetna Medicare Advantage plans work with primary care physician (PCP) selection, referrals and out-of-network benefits.

**Aetna Medicare HMO plans and Aetna Medicare HMO Prime plans**

- Patients **must** choose and use a participating PCP.
- Patients **must** get referrals from their PCP before getting nonemergency care from other participating providers. Exception: Behavioral health routine outpatient visits.
- Services received outside of our participating provider network are not covered, except emergency care, out-of-area urgent and emergency care, and out-of-area renal dialysis — unless approved by us prior to receiving services.

**Aetna Medicare HMO plans with open access**

- Patients are encouraged, but not required, to choose and use a participating PCP.
- PCP referrals are not required.
- Services received outside of our participating provider network are not covered, except emergency care, out-of-area urgent and emergency care, and out-of-area renal dialysis — unless approved by us prior to receiving services.

**Aetna Medicare PPO plans and Aetna Medicare PPO Prime plans**

- Patients are encouraged, but not required, to choose and use a participating PCP.
- PCP referrals are not required.
- Patients receiving covered services from a nonparticipating provider are subject to out-of-network deductibles and coinsurance and to potential balance billing.

**Aetna Dual Eligible Special Needs Plans (D-SNP)**

Aetna offers Duals Special Needs Plans (D-SNPs) to members who also receive Medicaid benefits and/or assistance with Medicare premiums or Parts A & B cost-sharing and live in a county where Aetna Medicare offers a D-SNP. D-SNPs includes any of the following:

- Dual Eligible Special Needs Plans (D-SNPs) - PCP referrals are not required for in-network care as of January 1, 2024.
- Highly Integrated Dual Special Needs Plans (HIDE D-SNPs)
- Fully Integrated Special Needs Plans (FIDE D-SNPs)

**Aetna Institutional Special Needs Plans (I-SNP)**

Aetna also offers Institutional Special Needs Plans (I-SNPs) in select markets. An I-SNP is a Medicare Advantage plan offered to those who are eligible for Medicare.

Visit our [Education, trainings and manuals page](https://www.aetna.com/education/) for more information. For our Provider Contact Center, call **1-800-624-0756 (TTY: 711)** for all Aetna Medicare Advantage Plans.

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