

Quality health plans & benefits  
Healthier living  
Financial well-being  
Intelligent solutions



## Member Payment Estimator

Know and compare costs ahead of time



**When you are deciding about choosing your health care plan, it's comforting to know that you'll be able to compare and get costs before you even schedule an appointment.**

Member Payment Estimator allows you to compare and estimate costs\* for office visits, tests, surgeries and more at up to 10 providers at once, so you can avoid surprises and save money.

Estimates are based on your health plan. You can see how much you'll have to pay and how much Aetna will pay. In 2011, members that used Member Payment Estimator before receiving care saved an average of \$170 out of pocket on 34 common procedures.\*\* By planning ahead, you can get the most for your money while still getting the care you deserve. With Member Payment Estimator, you can:

- Have convenient access at home or on-the-go, either through your Aetna Navigator® member website or a mobile platform, such as your smartphone, iPad or by contacting customer service
- You can even access Member Payment Estimator from our secure DocFind® provider directory. Once you've located a doctor within DocFind, simply click "Get an Estimate" to begin using Member Payment Estimator

- Compare in-network and out-of-network estimates for physician services, so you can see your savings for using network doctors
- Get real-time support along the way from virtual assistant, Ask Ann
- Compare costs for tests and up to 550 elective and non-elective procedures by type and location. In 2011, members who use MPE prior to receiving care saved on average \$170 in out-of-pocket costs\*\*\*
- Access the comparison feature, which automatically displays estimates for up to 10 providers/facilities and helps you become aware of cost differences and opportunities for savings

Check out Member Payment Estimator before you are an Aetna plan member. Visit us at [www.aetnatools1.com](http://www.aetnatools1.com).

\*Estimated costs not available in all markets. The tool gives you an estimate of what you would owe for a particular service based on your plan at that very point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after you get your estimate but before the claim for this service is submitted. Or, if the doctor or facility performs a different service at the time of your visit.

\*\*Member Payment Estimator Study, Aetna Informatics and Product Development, August 2012.

\*\*\*Not all hospitals or facilities will display for a given area due to data and/or contractual limitations.

**Health insurance plans are offered, underwritten and/or administered by Aetna Life Insurance Company (Aetna).**

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**Policy forms issued in Oklahoma include:** GR-23 and/or GR-29/GR-29N.