

Utilization management

How we review your care

We want you to get the care you need. We also want your care to be safe and right for you. Our care review program is called utilization management, or UM. UM helps us review some health care services before or after you get them.

When we review care, we look at:

- Your health plan benefits and clinical guidelines for the most appropriate care and services
- Your health needs, evidence-based practice and availability of care
- Care rules from trusted doctors and experts
- If the care is available

You must have active coverage for us to approve covered care.

No rewards for denials

We do not pay or reward doctors, staff or other people to deny your care. Our staff does not get rewards for giving our members less care.

Care guidelines

Our network doctors use care rules that are based on trusted medical facts.

These rules:

- Help us choose safe care that's based on strong, trustworthy medical evidence or agreement among experts in the field
- Include member needs
- Include input from our doctors
- Are checked and updated at least every two years

You or your provider can call Member Services to ask for a copy of these guidelines.

Prior authorization and referrals

Some care may need approval before you get it. This is called prior authorization.

- Prior authorization means Aetna® Medicare HIDE (HMO D-SNP) must say yes before we cover some care, items, drugs or out-of-network providers.

- If you do not get the needed approval, you may have to pay for the care, item or drug.

You may also need a referral. A referral means your primary care provider (PCP) says it is OK for you to see another provider.

You do not need a referral or prior authorization for:

- Emergency care
- Urgent care
- Kidney dialysis at a Medicare-certified dialysis center when you are outside the plan service area
- Services from a women's health specialist

Questions?

Call Member Services if you have questions or need help. We can also help if you need this in another language.