

Medicare Advantage plans

Quick Reference Guide

Aetna Medicare Advantage (MA) plans include HMO, PPO and Special Needs Plan (SNP) benefits. For SNP eligibility, Members must live in a county where Aetna Medicare offers a SNP. SNPs include any of the following:

- Dual Eligible Special Needs Plans (D-SNPs)
- Highly Integrated Dual Special Needs Plans (HIDE-SNPs)
- Fully Integrated Special Needs Plans (FIDE-SNPs)
- Institutional Special Need Plans (I-SNPs)
- Chronic Special Needs Plans (C-SNPs)

Aetna Medicare HMO plans and Aetna Medicare HMO Prime plans

- Patients must choose and use a participating primary care physician (PCP).
- Patients must get referrals from their PCP before getting nonemergency care from other participating providers. **Exception:** Routine behavioral health outpatient visits.
- Out-of-network services aren't covered without prior approval **except for** emergency care, out-of-area urgent and emergency care, and out-of-area renal dialysis.

Aetna Medicare HMO plans with open access

- Patients are encouraged, but not required, to choose and use a participating PCP.
- PCP referrals aren't required.
- Out-of-network services aren't covered without prior approval **except for** emergency care, out-of-area urgent and emergency care, and out-of-area renal dialysis.

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 aren't required.
- Patients getting covered services from a nonparticipating provider are subject to out-of-network deductibles, coinsurance and potential balance billing.

Aetna Dual Eligible Special Needs Plans (D-SNP)

Aetna offers D-SNPs to members who receive Medicaid benefits and/or assistance with Medicare premiums or Parts A and B cost-sharing and reside in a county where Aetna Medicare offers a D-SNP. D-SNPs include the following:

- Dual Eligible Special Needs Plans (D-SNPs)
 - **PCP referrals** for in-network care are **required only** for **CA and FL HMO** D-SNPs.
- 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 ISNPs in select markets. These are SNPs for MA-eligible individuals who, for 90 days or longer, have had or are expected to need services provided in a long-term care (LTC) skilled nursing facility (SNF), a LTC nursing facility (NF), a SNF/NF, an intermediate care facility for individuals with intellectual disabilities (ICF/IDD) or an inpatient psychiatric facility.

Aetna Chronic Condition Special Needs Plans (C-SNPs)

Aetna offers Chronic Condition Special Needs Plans (C-SNPs) to those diagnosed with severe or disabling diabetes mellitus, chronic heart failure and /or cardiovascular disorders.

- Providers are required to verify the member's chronic condition by signing a Verification of Chronic Condition (VCC) Form.
- When a member enrolls, providers will receive the VCC by fax or email. The form is also available online at [**CSNP Verification of Chronic Condition \(VCC\) Form**](#).

Visit our [**Education, trainings and manuals page**](#) for more information. Call our Provider Contact Center at **1-800-624-0756 (TTY: 711)** for all Aetna Medicare Advantage Plans.

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