Aetna Chiropractic Coverage Changes Effective July 1, 2011 Frequently Asked Questions

Overview: Effective July 1st Aetna has begun contracting with the American Specialty Health Networks (ASH Networks) to manage a new chiropractic benefits management program. Presently 37% of the chiropractors contracted with Aetna have joined the ASH Network. Once 50% of the chiropractors contracted with Aetna have joined the ASH Network Aetna will require your chiropractor be part of the ASH Network to be considered under the in network benefit level.

1) **Have the number of covered visits changed?** No, there is still an annual limit of 36 visits covered under the Aetna HMO and the Aetna POS plans.

2) **How do I find out if my Chiropractor is a member of the ASH Network?** Aetna’s DocFind tool identifies providers that are participating in the ASH network (American Specialty Health is noted under the provider’s details link). You may also contact your provider’s office to ask if they are participating in the ASH network. Aetna is in the process of contracting with many area Chiropractors.

3) **What if my Chiropractor is not yet a member of the ASH Network?** Aetna is allowing a transition period for Chiropractors who have not yet joined the ASH network. However, once 50% of the Aetna Contracted chiropractors have joined the ASH Network if your Chiropractor does not join the ASH Network they will be treated as a non-network provider.

4) **Does my chiropractor need to submit a treatment plan?** The ASH Network’s role in managing chiropractic benefits is to verify that you are only receiving medically necessary treatment. However, under the HMO and POS plans no set number of treatments would trigger your Chiropractor to submit a treatment plan. The same chiropractic service review provisions in place today will be in place under the ASH Network.

5) **I currently see a Chiropractor who is neither in the Aetna Network or the ASH Network. Do my benefits change?** No, if you are in the Aetna HMO then you would receive no coverage for the Chiropractic services you incur. Under the Aetna POS they are first subject to the $1,000 out-of-network deductible and then reimbursed at 60%.

6) **How can I get more information on the ASH Network program?** Call the Aetna Member’s service number located on your Aetna ID Card.