

## Even More Answers to Q's about Health Insurance switch to Aetna

A number of Questions were posed and Answered in previous Employee News Blog postings dated July 18 & August 7 and here are some more queries about the transition to our new health insurance provider – Delaware Valley Health Trust (DVHT) utilizing the Aetna healthcare provider network effective July 1, 2018. See below for details (to best of our knowledge/understanding at this time) about Kent County's Aetna Open Choice PPO 100/80 & Medicare PPO \$0 plans:

**1) I have minor surgery pending and the doctor's office insists that I must first pay \$1,000 from my HRA. I explained that the County pays (self-insures) and Aetna processes the full annual \$5,000 deductible - but they insist. What should I do?**

*This was often a problem even before with Highmark. As explained in earlier blogs, the provider simply needs to scroll down the computer screen on the Navinet system for a full explanation. Or you can ask the healthcare provider to call Aetna directly or Delaware Valley Health Trust for assistance. In addition, we finally received a formal letter from Aetna (**attached below**) which explains how the HRA works. We also have the letter posted under the Announcements & Notices tab on the Employee Portal on the Kent County Levy Court website.*

**2) My doctor's office insists that I do not have a co-pay for office visits. I am pretty sure we do. Will I be billed for the copayment? I would hate to get a big bill at one time for all my office visits.**

*You should pay up front or you will be billed because our plan design requires a \$10 copayment for primary care physician visits, \$20 for specialist visits, \$50 for urgent care center visits, and \$150 for emergency room visits. There is no copay for chiropractor visits. Much like the confusion about the HRA deductible, you can ask the physician office manager to scroll down the computer screen on the Navinet system for a full copay explanation. Or you can ask the healthcare provider to call Aetna directly or Delaware Valley Health Trust for assistance. We also have our federally required Summary of Benefits & Coverages posted under the Announcements & Notices tab on the Employee Portal on the Kent County Levy Court website. We have inquired with Aetna through DVHT about adding the information to our identification cards, but they have not yet been receptive. Perhaps, we can get it done at the next renewal – July 1, 2019 or July 1, 2020.*

**3) I lost my I.D. card, can I print my own duplicate?**

*Yes you can print a paper card and/or order a new card. Visit [www.Aetna.com](http://www.Aetna.com) and create an account. You will need your Aetna Card Number to sign up. If you don't have it available, call DVHT or contact the Personnel Office – we have your I.D. number. Another way to get a duplicate plastic card is to contact the Personnel Office or you can call Kent County's member service team representative Tanya Pokhodenko at (267) 803-5723.*

**4) I recently had to reorder my CPAP supplies and received a bill for the supplies. They were free under Highmark. Is there co-insurance for durable medical equipment under the DVHT/Aetna plan?**

*No, Aetna just has a different durable medical equipment supplier than Highmark. Aetna also requires diabetic testing supplies to be filled by the durable medical equipment supplier. If you go to the pharmacy, the normal copayment schedule will apply. A list of the Aetna vendors for diabetic*

supplies and other durable medical equipment is located at [www.Aetna.com](http://www.Aetna.com) or on the Employee Portal under the Announcements/Notices tab. You may have to get a new prescription from your doctor to send to the DME vendor. Thereafter the supplies should arrive regularly via mail with no copayments or balance billing.

**5) Which procedures/prescriptions/equipment have to be pre-authorized?**

Aetna's requirements for pre-authorization may differ a little bit from Highmark. You can go to [www.Aetna.com](http://www.Aetna.com) or you can visit the Employee Portal on the Kent County website and check out the Announcements/Notices tab. If the service you need is listed, contact your doctor to secure the required preapproval.

**6) What is the best way to dispute a claim denial through Aetna/DVHT?**

If you want DVHT to assist you with resolution of a disputed claim call (267) 803-5723, but you will need to gather the following information: 1) Patient name and Aetna I.D. card number, 2) a completed HIPAA form (available on the Employee Portal under the Forms tab), 3) the Tax I.D. number of the facility providing the service (you will need to get this from the facility), 4) the Diagnosis Codes (you will need to get this from the provider) and 5) the CPT Codes (you will need to get this from the provider). Or you can call Aetna directly at (800) 308-7344.

**7) Is the County administering free flu shots again this year?**

Yes. Free influenza vaccinations are scheduled to be administered to health plan enrollees on Friday, October 19 in conjunction with the Annual Employee Health Fair. These flu shots are fully paid by the health plan with no additional cost to the County. If you miss this opportunity, you can receive a flu vaccination at your doctor's office (usually the normal copay applies) or an Aetna participating retail or walk-in clinic. To find a provider, log onto [www.Aetna.com](http://www.Aetna.com) and click "Find a Doctor", then "Find a Pharmacy", then select "Find a Flu Shot/Vaccine Provider" from the drop down menu. Please note, flu shots are not covered if administered at urgent care centers or hospital emergency rooms.

**8) I accidentally went to LabCorp for bloodwork instead of Quest Diagnostics. Will I be responsible for paying that cost, since our plan uses Quest?**

Quest Diagnostics is the plan's only in-network provider right now. LabCorp will join the Delaware network effective January 1, 2019. Until then, Quest labs are located at Carroll's Corner at 1102 S. Dupont Hwy. in Dover; (302) 736-8656; M-F 6:00 a.m. – 3:00 p.m. & Saturday 8-12; in the Safeway Supermarket next to the pharmacy in Dover; (302) 735-4555; M-F 7:00 a.m. – 3 p.m. with ½ hour lunch at noon & Saturday 8-11; and in Milford in the Food Lion shopping center at 975 N. Dupont Hwy. in Milford; (302) 424-4504; M-F 7:00 a.m. -12 noon & 1p.m. – 4:00 p.m.

Like LabCorp, Quest may ask you for your credit card information - although Quest has been requested not to ask Kent County employees for this information. Simply decline to do so and ask them to "bill" you for any uncovered charges – there should not be any since lab services are 100% covered without a copayment.

**9) Are covered Retirees and dependents eligible for the DVHT wellness benefits?**

Yes. Submit a copy of your receipt and/or explanation of benefits along with the wellness

benefit form available on the [www.dvtrusts.com](http://www.dvtrusts.com) website and a wellness check will be mailed to you shortly. Active employees and enrolled adult dependents would follow the same procedure.

**10) I got a check in the mail from Delaware Valley Insurance Trusts. What do I do with it?**

*Deposit the check – it is yours to keep. The payment is your reward for using a low-cost provider. It is automatic, you do not have to sign up or do anything. If you want to increase your chances of getting a check, visit <https://www.healthcarebluebook.com/cc/dvht> and sign in with your last name, DOB, and email. You have to have a DVHT account set up to access the website. If you have not done so, create an account at [www.dvtrusts.com](http://www.dvtrusts.com) for access to all the benefits offered by Delaware Valley Health Trust.*

**11) I recently received a Medicare Prescription Coverage notice in the mail from the County and wonder what I am supposed to do with it?**

*You do not have to do anything, but keep it in a safe place. The notice is required by federal law to all insured active and retired employees age 65+. If you are retired and age 65 or over, the County's prescription plan was determined by the DVHT actuary to be "Creditable". If you decide to drop the County insurance for some reason in the future and purchase a Rx plan under the Medicare Part D option, you can do so without a penalty for waiting to add this Age 65+ benefit.*

*However, the DVHT actuary determined that the active employee plan, which covers employees Age 65 and over, is "Non-Creditable." We have contacted the actuary for an explanation, since the Rx copayments and coverage is exactly the same for both plans. It is unclear what implication this can have, but it is expected that there is no adverse impact since the retiree plan is "Creditable." It may be an issue for a 65+ employee that fails to vest in the pension plan and retire from active service, but instead terminates employment and loses County insurance coverage. Stay tuned.*

DVIT (Delaware Valley Insurance Trusts – parent organization for DVHT) is a self-insured non-profit cooperative controlled by member governments that utilizes the Aetna provider network. A major feature of the DVHT program is an exceptional wellness benefits program, which includes cash rewards for annual biometric screenings, colonoscopy, mammograms, well women exams, certain health education classes, and healthcare consumerism. In addition, reimbursements are offered for gym membership fees, race registration fees, weight watchers program, bike helmets, etc.

For more information, contact the Personnel Office at 744-2310.

*(Posted 10/17/18)*



1425 Union Meeting Road  
Blue Bell, PA 19422

Dear Provider:

## Verify HRA details quickly

Many **Kent County Levy Court** employees have a high-deductible health plan (HDHP) with a Health Reimbursement Arrangement (HRA). Kent County Levy Court provides the HRA funding that covers the full amount of their employees' deductibles. This means, when a Kent County Levy Court employee visits your office, they're not required to pay any money toward a deductible. We want you to be aware of and have the tools to quickly verify this information.

### **Use NaviNet to verify benefits**

You can use our online provider portal to verify a member's eligibility, benefits and HRA details. You'll be able to determine if there is employer HRA funding and whether the member or employer pays toward the deductible first. To find this information: go to our website at **aetna.com**, find the "online tools" section, then click "NaviNet."

### **We're here to help**

If you have questions about how to verify HRA details, contact our Provider Service Center at **1-800-624-0756**.

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