

NAF HBP Benefits Information

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◆ Aetna's Policy Updates!

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Emergency Room Policy Change

As of July 1 2013, if members are admitted to an out-of-network hospital through the emergency room, clinicians from Aetna Utilization Management area will confirm that the admission was clinically necessary before insurance cover it at the network rate. If Aetna Utilization Management professionals determine the admission was not a true emergency. Insurance admission will be covered at the out-of-network benefit level. This means the member will have to pay a larger portion of the bill at the out-of-network hospital.

Coverage for Emergency Room observation now limited to 48 hours

Beginning August 1, the way observations at out-of-network emergency rooms are paid is changing. Members brought to the emergency room are not always admitted, but placed under observation. Insurance will pay for only the first 48 hours of observation (except in New Jersey, where their state requirement is 24 hours) at out-of-network hospitals. Members who stay longer without being either discharged or admitted could be balance billed for the remainder of their stay.

Change in Multiple Therapy Procedures Policy

Aetna continuously reviews billing practices to determine if they are reasonable. Aetna follows accepted industry standards (including adopting Centers for Medicare & Medicaid Services guidelines) to control health care costs. As part of this effort, Aetna is updating their payment policy for multiple physical, occupational and chiropractic therapy services billed on the same date of service by the same provider. Currently, Aetna reimburse the therapy procedure with the highest practice expense (PE) relative value unit (RVU) is reimbursable at 100 percent. Each additional therapy service, performed by the same provider on the same date of service, is reimbursed at 80 percent of the PE portion of the RVU. This policy currently applies only to non-facility providers. It does not apply to facility providers.

Effective for dates of service on or after October 1, 2013, Aetna will update this policy for participating providers. This update will apply to all providers (both facility and non-facility). The therapy procedure with the highest PE RVU will be allowed at 100 percent. Each additional therapy service, performed by the same provider on the same date of service, will be reimbursed at 50 percent of the PE portion of the RVU. Exception: This policy change will be effective on August 10, 2013 for non-participating providers.

- ◆ Fun New Smartphone App
- ◆ National Immunization Awareness
- ◆ Preventive Dental Care

Fun New Smartphone App



A new mobile app called [WellWithMe](#) is available and free for Aetna members. This app lets people invite each other to join them in three healthy activities every day, one from each of its three categories: Move, Eat, and Grow. Under Move, the activity might be a simple one, such as "take the stairs instead of the elevator," or more vigorous, such as "swim for 30 minutes." In Eat, activities include "eat three different colored fruits" or "have a salad with lunch." In Grow, suggested activities are "read for 30 minutes" and "make eye contact with five people." Participants can log on and invite friends through their Facebook accounts. The app keeps a running tally of completed activities and lets participants share photos and achievements. You can find [WellWithMe](#) at the Apple App Store and Google Play.

National Immunization Awareness



August is National Immunization Awareness Month (NIAM). Vaccines (shots) help prevent dangerous and sometime deadly diseases. National Immunization Awareness Month is the perfect time to promote vaccines and remind family, friends, and coworkers to get caught up on their shots. For additional information, go to Centers for Disease Control and Prevention website at: <http://www.cdc.gov/vaccines/partners/events/niam.html>.

Preventive Dental Care



Regular dental checkups can reduce the risk of permanent tooth and gum damage, and expensive treatment in the future. Preventive dental examinations also ensure that a dentist will notice any oral signs of systemic disease. A dental checkup might reveal a lesion in the mouth that could lead to a referral to a physician for further investigation. NAF HBP pays 100% for preventive care. The ADA recommends the following steps for good dental health:

- Brush your teeth twice a day with an ADA-accepted fluoride toothpaste.
- Replace your toothbrush every three or four months.
- Clean between teeth daily with floss and interdental cleaner
- Eat a balanced diet, and limit soft drinks and between-meal snacks.
- Visit your dentist regularly for professional cleanings and oral exams.