

# What to know about your Aetna International and AXA/ Medical Mutual of Ohio (MMO) patients

## For Providers

### 1. What is the Aetna International and Medical Mutual of Ohio (MMO) arrangement?

Aetna International works with AXA Assistance, a third-party administrator and a current customer of Aetna International. Aetna provides claims administration services and network access through the Aetna® Open Choice® PPO network to all Medical Mutual of Ohio (MMO) members that reside outside of the state of Ohio and the three carve-out counties in Kentucky: Boone, Campbell and Kenton.

### 2. What scenarios will an MMO member not have access to in the Aetna® Open Choice® PPO network?

The Aetna Network does not apply to MMO members in the following situations:

- If a member seeks care inside the state of Ohio. At that point, the member would be on MMO's SuperMed network.
- If a member seeks care through one of the 10 ancillary national providers that are not included in our arrangement. These ancillary providers are: Quest, LabCorp, Apria, Hanger, Lincare, Accredo Health, The Little Clinic, DaVita, Coram Healthcare and Fresenius.
- If a member seeks care in the three carve-out counties in Kentucky. These counties include Boone, Campbell and Kenton.

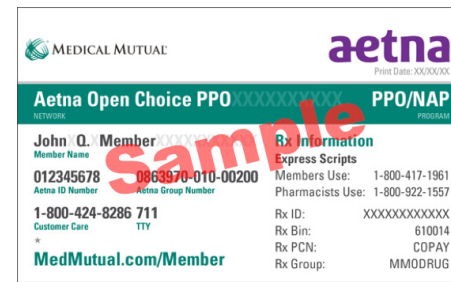
- Any claims coming from any of the above three scenarios would be sent to MMO for processing.

### 3. Will MMO members receive an Aetna Member ID Card?

Yes, all MMO members will receive a co-branded Member ID Card with the Aetna and MMO logos.

Below is a sample of the co-branded Member ID Card for members outside of Ohio.

Member ID Card (Front)



Member ID Card (Back)



The following is a sample of the Member ID Card for members inside Ohio on MMO's SuperMed (PPO) network.

Member ID Card (Front)

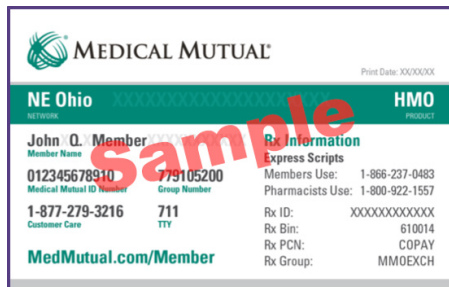


Member ID Card (Back)



Lastly, here's a sample of the Member ID Card for members in MMO's NE Ohio (HMO) network.

Member ID Card (Front)



Member ID Card (Back)



#### 4. What is the impact of this arrangement on providers?

This should be seamless to providers; they currently treat MMO members today, the only change is that now Aetna is the benefits payer.

#### 5. Who do providers located outside of Ohio call for assistance if they have questions?

There is a dedicated Aetna provider line for MMO. Providers can call **1-888-238-6277** and follow the instructions on the call.

#### 6. Are any providers excluded from this arrangement?

Yes, there are 10 ancillary providers that will be excluded from the MMO arrangement. These ancillary providers include Quest, LabCorp, Apria, Hanger, Lincare, Accredo Health, The Little Clinic, DaVita, Coram Healthcare and Fresenius. In addition, all providers located in Ohio and in the three carve-out counties in Kentucky (Boone, Campbell, Kenton) are excluded from our arrangement with MMO.

#### 7. How will MMO claims be processed?

Claims will be processed electronically through Aetna's ACAS system.

#### 8. Who ultimately pays the claim to providers?

Aetna will pay providers.

#### 9. What is the turnaround time on claims?

Claims should be processed and completed within 30 days.

#### 10. Did MMO inform providers outside of Ohio about the transition to Aetna's Open Choice PPO network?

Yes, MMO had to notify providers outside of Ohio of this change in accordance with their current provider contracts.

MMO also felt it was important to notify providers in order to avoid confusion, as members begin to access care in the Aetna network.

## 11. What did MMO tell providers located inside of Ohio?

- Providers located inside the state of Ohio are still part of MMO's SuperMed network and have retained their direct contracts with MMO.
- Therefore, no additional communication was needed as there were no changes with those providers.
- Aetna's claims administration relationship with MMO only covers claims administered outside the state of Ohio, excluding 10 ancillary national providers and the three carve-out counties in Kentucky of Boone, Campbell and Kenton.

## 12. What message is being sent to providers regarding the MMO arrangement?

Our communication to providers will contain information about MMO members located outside of Ohio that have Aetna® Open Choice® PPO network provider access. We will also share what the co-branded Member ID Cards will look like, how payments should be processed and contact information for providers who may have questions.

## 13. What happens if Aetna receives a provider claim for a provider that is located inside the state of Ohio, one of the 10 ancillary providers or a provider in the three carve-out counties in Kentucky (Campbell, Boone or Kenton)?

Aetna will deny the claim and pass it on to MMO so they can make payment to the provider.

The provider will receive a denial from Aetna stating, "Services rendered by a non-participating provider are not administered by this plan. We have sent this claim to another administrator for their consideration."

## 14. What happens if MMO receives a claim for a provider that's located outside of the state of Ohio and not in any of the three counties in Kentucky (Campbell, Boone or Kenton)?

If the provider is not located in Ohio or in the three carve-out counties in Kentucky (Campbell, Kenton or Boone), MMO will transfer the claim to Aetna for processing.

## 15. If a provider has questions, who should they contact?

If a provider has questions that a network manager is unable to answer, inquiries can be directed to the Aetna International U.S. Network team's email address: [AetnaInternationalUSNetworkInquiry@Aetna.com](mailto:AetnaInternationalUSNetworkInquiry@Aetna.com).

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