Hassle-free

Aetna International provider network

Lower upfront costs, easier claims

Get the most out of direct settlement

When you visit a hospital or clinic in our provider network, you get more than just quality care. You also reduce your out-of-pocket expenses at the time of service thanks to our direct-settlement arrangements.

Direct settlement lets you visit doctors, specialists, clinics, hospitals and other health care providers without having to make large payments (i.e., >500 USD) at the time of service. While all providers in our network accept direct settlement with us, we can also attempt to make one-time direct-settlement arrangements with providers outside of our network at your request.

How it works

For services where NO DEDUCTIBLE APPLIES:

You pay the copay or coinsurance amount at the time of service, and then the provider settles the balance of the claim directly with Aetna.

For services where a DEDUCTIBLE APPLIES:

You pay the copay or coinsurance amount at the time of service and may be billed for the balance until you have met your deductible. After that, the provider settles the balance of the claim directly with Aetna.

Some typical examples

Scenario #1: Non-emergency outpatient visit to a health care provider

- For routine outpatient visits that don't carry large charges — such as dental checkups, vaccinations, wellness and preventive care — you pay the total costs up front.
- To be reimbursed, you'll need to submit a claim form with receipts and other documentation.

Scenario #2: A visit for planned treatment or services

If the provider is IN our network:

- You schedule your visit, ideally at least five days in advance.
- The provider contacts us to request a Letter of Authorization (LOA), which should be issued within two to three days of the request.
- You pay the copay or coinsurance that your plan requires at the time of your visit. (Note that if the total out-of-pocket amount you have paid to date for qualifying medical expenses is less than your deductible, you may be responsible to pay the total costs at the point of service. Then you will need to file a claim with us so that those out-of-pocket expenses will be credited toward your deductible.)
- The provider bills us directly for the balance of the costs.

If the provider is OUT of our network:

- You schedule your visit, ideally at least five days in advance.
- You contact us to request the LOA and direct-settlement arrangement.
- We attempt to make a direct-settlement arrangement with the provider and notify you of the outcome.
- You pay the copay or coinsurance that your plan requires at the time of your visit. (Note that if the total out-of-pocket amount you have paid to date for qualifying medical expenses is less than your deductible, you may be responsible to pay the total costs at the point of service. Then you will need to file a claim with us so that those out-of-pocket expenses will be credited toward your deductible.)
- If the direct-settlement arrangement is approved, the provider bills us directly for the balance of the costs.
- If the direct-settlement arrangement is not approved, the provider bills you for the balance of the costs, and then you submit a claim to us for reimbursement.

Scenario #1: Non-emergency outpatient visit to a health care provider

- Proceed to the nearest facility for emergency care.
- The facility contacts us to obtain the LOA, which we issue within 24 hours while you continue to receive treatment.
- If your emergency care is brief and on an outpatient basis, you pay at the time of service and then submit a claim to us for reimbursement.
- If your emergency care requires you to be admitted as a day patient or inpatient, you (or someone on your behalf) calls us as soon as possible to request the LOA.
- You may be asked to pay any deductible and/or coinsurance required by your plan.

Requesting the LOA

In cases where you need to request a required LOA yourself instead of the provider requesting it on your behalf, you can:

Call our Member Service Center

- Use the phone number found on the back of your Member ID Card.
- A member service representative will process your request and can also help you locate a direct-settlement provider or initiate a direct-settlement arrangement.

Access your secure member website

- Go to **www.aetnainternational.com** and click on the "**log in**" tab.
- Log in to your secure member website using the user name and password you created when you registered. (If you haven't registered yet, you'll need to do so using the Member ID number found on the front of your Member ID Card.)
- Click "**Find Health Care**" to locate a direct-settlement provider near you if you haven't already identified one.
- Select the desired provider and follow the directions to submit a request for the LOA and direct-settlement arrangement.

AetnaInternational.com

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