

Aetna Medicare Advantage plans

Quick reference guide

The summary below explains how our Aetna Medicare Advantage plans work with primary care physician (PCP) selection, referrals and out-of-network benefits.

Aetna Medicare HMO plans and Aetna Medicare HMO Prime plans

- Patients **must** choose and use a participating PCP.
- Patients **must** get referrals from their PCP before getting nonemergency care from other participating providers. Exception: Behavioral health routine outpatient visits.
- Services received outside of our participating provider network are not covered, except emergency care, out-of-area urgent and emergency care, and out-of-area renal dialysis — unless approved by us prior to receiving services.

Aetna Medicare HMO plans with open access

- Patients are encouraged, but not required, to choose and use a participating PCP.
- PCP referrals are not required.
- Services received outside of our participating provider network are not covered, except emergency care, out-of-area urgent and emergency care, and out-of-area renal dialysis — unless approved by us prior to receiving services.

Aetna Medicare PPO plans and Aetna Medicare PPO Prime plans

- Patients are encouraged, but not required, to choose and use a participating PCP.
- PCP referrals are not required.
- Patients receiving covered services from a nonparticipating provider are subject to out-of-network deductibles and coinsurance and to potential balance billing.

Aetna Dual Eligible Special Needs Plans (D-SNP)

Aetna offers Duals Special Needs Plans (D-SNPs) to members who also receive Medicaid benefits and/or assistance with Medicare premiums or Parts A & B cost-sharing and live in a county where Aetna Medicare offers a D-SNP. D-SNPs includes any of the following:

- Dual Eligible Special Needs Plans (D-SNPs) - Beginning January 1, 2024, PCP referrals for in-network care are required only for **CA and FL HMO DSNPs**.
- Highly Integrated Dual Special Needs Plans (HIDE D-SNPs)
- Fully Integrated Special Needs Plans (FIDE D-SNPs)

Aetna Institutional Special Needs Plans (I-SNP)

Aetna also offers Institutional Special Needs Plans (I-SNPs) in select markets. An I-SNP is a Medicare Advantage plan offered to those who are eligible for Medicare.

Visit [our Education, trainings and manuals page](#) for more information. For our Provider Contact Center, call [1-800-624-0756](tel:1-800-624-0756) (TTY: [711](tel:711)) for all Aetna Medicare Advantage Plans.

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