



Frequently Asked Questions Aetna Contract Termination

What Aetna coverage classifications are affected by this termination?

All three coverage classifications will be affected by the termination: Medicare Advantage, Self-Funded and Fully Insured. The termination dates and services vary by product. Our "Fact Sheet" and "Aetna Contract Grid" provide additional detail.

How do members know if their doctors are affected by this termination?

Physician contracts with Aetna are unaffected, so if your physician accepts Aetna, they will continue to do so. Your physician may need to refer you to non-Kennedy facilities for other services if you choose not to come to Kennedy due to the contract situation.

I am currently receiving a series of approved services in your Physical Therapy department. What happens if I still require services recommended in my approved treatment plan after the termination date?

Any previously approved services scheduled at a Kennedy facility after the termination date of a contract will NOT be covered. The facility can request, on an individual case basis, for an exception to this regulation. Kennedy will make every effort to obtain this exception to allow you to continue your course of care at our facility.

This rule also applies to the following hospital services: Behavioral Health, Hyperbaric Therapy, Wound Care, Perinatology, Radiation Therapy, Diabetes & Nutrition Education, and Dialysis.

Why was the Aetna contract terminated?

Kennedy attempted to negotiate a new agreement with Aetna for over a year. Aetna has been reimbursing the hospital the same rates since October 2009. The amounts we were being paid by Aetna for services provided to their members are less than what it costs the hospital to provide those services. Aetna's reimbursement must improve in order for Kennedy to continue to provide quality affordable healthcare to its patients.

Where can I go for more information?

Kennedy Health System has established a Hotline to answer your questions about Kennedy's relationship with Aetna and how it affects our patients. For more information, call **888-723-3750** or visit our website at www.kennedyhealth.org/aetna.

How will Aetna members be affected if the contract expires?

The majority of the services we provide to Aetna patients originate through our Emergency Department. We do not expect any major impact on patients as a result of the termination.

When does this go into effect?

Kennedy Health System is now out-of-network for most Aetna patients effective Thursday, January 31, 2013.

What should patients with Aetna insurance do if Kennedy no longer accepts Aetna?

Emergency Services:

- Patients can continue to access Kennedy Health System's Emergency Department Services at our hospital locations in Cherry Hill, Stratford and Washington Township.
- Kennedy Health System will accept Aetna insurance for any Aetna patient needing emergency room services, even if inpatient services, radiology, laboratory or other services are required as part of the emergency room visit.
- Kennedy Health System EMS ambulance services will continue to honor Aetna.
- Our hospital-based radiologists, anesthesiologists, pathologists and emergency department physicians will bill Aetna insurance whether as an in-network or out-of-network provider.

Elective and Non-emergency Services:

- **For patients covered by a Fully Insured coverage classification, our agreement with Aetna covers elective, non-emergency services through May 31, 2013. These patients may continue to receive all services covered by Aetna at in-network benefits until that time.** Please confirm with your benefits department if your plan is fully insured.
- All other patients whose contract terminated on January 31, 2013 that have an out-of-network benefit may utilize their out-of-network benefits with the approval/authorization of Aetna to use Kennedy's elective services.

Pre-Approved Services:

- Any previously approved services scheduled at a facility after the termination date of a contract will NOT be covered.
- A Kennedy facility can request on an individual case basis for an exception of this regulation, and we will make every effort to obtain this exception to allow you to continue your care at our facility.
- This rule applies to behavioral health, hyperbaric therapy, wound care, perinatology, radiation therapy, diabetes and nutrition education, dialysis and physical therapy.
- Your out-of-network benefits may require a larger out-of-pocket patient payment responsibility.

We urge all Aetna patients to talk with their employer or Aetna to fully understand what Aetna will pay for and what your financial responsibility may be.

What are Kennedy's reimbursement rates compared to other hospitals?

It's difficult to compare reimbursement rates, as each hospital system is different. Aetna has been reimbursing Kennedy Health System at the same rates since October 2009. The amounts we are being paid by Aetna for services provided to their members are less than what it costs the hospital to provide those services. We have successfully negotiated new agreements with other third-party payers that allow us to provide quality, affordable care to all of our patients. We are seeking to do the same with Aetna.

How is Kennedy communicating with patients about the fact that Kennedy will no longer accept Aetna?

We are communicating with patients in a variety of ways, including direct mail, e-mail, through their primary care physicians, their employers, via a hotline and on our website. It is critically important to us to ensure that our Aetna patients understand the situation and what their options are. Aetna also sent a notification letter to its members.

Can this termination of Kennedy's agreement with Aetna be reversed?

We will take all reasonable steps to work out an agreement with Aetna, but we will not do so under terms that will limit our ability to provide quality, affordable care to all of our patients. We are still talking with Aetna and hope to reach an agreement.

What insurance plans are currently contracted with Kennedy?

Kennedy contracts with every other major insurer and PPO in our service area.

Some of our insurance partners include:

- AmeriChoice / United HealthCare Community Plan
- AmeriGroup
- AmeriHealth
- Bravo Health
- Cigna
- Horizon Blue Cross Blue Shield of NJ
- Horizon NJ Health
- Keystone Health Plan
- Independence Blue Cross
- Oxford Health Plans
- United HealthCare
- MagnaCare
- Qualcare

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