

Do I need referrals to be seen for medical care?

No, students on the Medical Campus are not required to have referrals from the Student Health Service or their primary care provider to be seen for care.

Where do I find medical providers in the Aetna network?

Visit www.aetna.com/docfind/custom/studenthealth/index.html to find providers part of the Aetna Preferred Provider network.*

It is important to understand that not all providers are part of the Aetna network. You may be seen at an Emergency Room that is in-network, but a physician or radiologist that treats you there, for example, may not be part of the network.

**Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company, Chickering Claims Administrators, Inc. or their affiliates. Neither Aetna Life Insurance Company, Chickering Claims Administrators, Inc. nor their affiliates provide medical care or treatment and they are not responsible for outcomes. The availability of a particular provider(s) cannot be guaranteed and network composition is subject to change.*

Do I need to submit claims to my insurance?

Most often your medical providers will bill your insurance for you. Always remember to have your insurance ID card with you and present it to the medical provider at the time of service. In some instances, medical providers may not have your insurance information, and they may bill you directly. If this occurs, please contact your medical provider FIRST and verify that they have billed Aetna. If you need to verify if a payment has been processed by Aetna, please call their Customer Service Dept. at 800-966-7772.

I received a statement from my physician with a balance due- should I send this to Aetna?

No, most often balance due statements are reflective of a copay or deductible that is your responsibility to pay to the provider (copays and deductibles are the responsibility of the student to pay directly to the provider). If you have questions on why you have received a balance due bill, contact Aetna Customer Service Dept. at 800-966-7772 and they may be able to assist you in understanding why you have received this statement. IMPORTANT: Not all services that your medical provider may perform are covered by every insurance plan. Always ask questions of your medical providers if you are in doubt if your insurance covers a service or not- any service not covered by your insurance plan will be YOUR financial responsibility.

How do I know what my Aetna plan covers?

Much of the general information can be found in the Plan brochure found on Aetna's website- www.aetnastudenthealth.com/schools/bu

You can also call Aetna Customer Service at 800-966-7772.

I haven't received my ID card from Aetna- what should I do?

Contact Aetna Customer Service Dept. at 800-966-7772 to request a new card. Often, the address on file originally received from BU Student Accounting by Aetna has changed. Whenever you are changing an address, it is always a good idea to notify both BU Student Accounting and Aetna.

I received a statement from a medical provider who I don't recognize- is this my financial responsibility?

YES. Often, a trip to the Emergency Room or an outpatient surgical procedure involves multiple medical providers that will bill you/your insurance, and often you will not have been present for all of these services. For example, there may be a radiologist that is consulting on reading your x-ray, a pathologist providing results on a biopsy, an assistant surgeon, etc. Most of these providers rely on the facility (i.e.: the ER at BMC) to provide them with your insurance information, but errors do occur and they may not get the insurance information. It is YOUR responsibility to make sure that providers submit bills to Aetna for reimbursement.

I received a letter from Aetna asking for information- am I required to respond?

YES. Aetna will send requests to you for information if a claim appears to be the result of an accidental injury, if there is a question if you (or your dependent) have other insurance that might be primary for you, etc. Always take these requests seriously and respond. Most often you can provide the information needed to Aetna by calling their Customer Service Dept. at 800-996-7772.

I sent the information Aetna requested back to them- what happens now?

Generally, Aetna will review the information you provide within 10 -15 business days and make payments where possible to any provider bills that were outstanding. If you have any question about information you sent back to Aetna,

or need to check status of a claim, please call Aetna Customer Service Dept. at 800-996-7772.

I'm confused by insurance jargon- for example, the difference between a copay and a deductible, etc. Where can I find help?

Aetna Customer Service will try to help you as much as possible to understand your benefits and insurance jargon. Asking the representative questions when you don't understand something so that they can explain it a different way is not wrong to do- it is encouraged.

If you need information on understanding some of the basics about health insurance, Aetna has a free resource guide you can request to be mailed to you- Navigating Your Health Benefits for Dummies®. Visit the following website to request a free copy: www.planforyourhealth.com/health-benefits-dummies-guide/