

# Finding costs and care

## Ways to find the best value, top-notch care

### Online information about doctors and hospitals

You're probably keeping an eye on health care costs these days. Like most people, you want to keep your out-of-pocket costs as low as possible. But you also want to make sure your whole family gets quality care.

Our online tools can help you do both. Use them and you'll be able to:

- Get an idea of what you'll pay before you go to the doctor or hospital
- Find high-performing doctors and facilities near you

#### **Our cost estimator tool can help you save**

In fact, people who used our Member Payment Estimator tool before receiving care saved an average of \$170 out of pocket on 34 common procedures.\*

Member Payment Estimator makes it easy to compare costs for many common medical services\*\* at different doctors and hospitals.

And it calculates what Aetna will pay for a service or procedure — and what you'll pay out of pocket.\*\*\*

How? The tool factors in your plan's benefits details — like your deductible, coinsurance and copays. As well as our negotiated rates with providers in our network.

You can shop and compare with Member Payment Estimator.

#### **THIS IS NOT INSURANCE. THIS IS AN ADDITIONAL SERVICE AVAILABLE WITH THE MEDICAL PLAN.**

\*Member Payment Estimator Study. Aetna Informatics and Product Strategy. August 2012.

\*\*Not all hospitals or facilities will display for a given area due to data and/or contractual limitations. While we make every attempt to validate the accuracy of the cost information, we do not guarantee the accuracy of any particular cost amount.

\*\*\*Estimated costs not available in all markets. The tool gives you an estimate of what you would owe for a particular service based on your plan at that very point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after you get your estimate but before the claim for this service is submitted. Or if the doctor or facility performs a different service at the time of your visit. Health maintenance organization (HMO) members can only look up estimated costs for doctor and outpatient facility services.

The Aetna logo is displayed in a bold, lowercase, sans-serif font. The letter 'a' is stylized with a horizontal bar that extends to the left and curves slightly upwards. A registered trademark symbol (®) is located to the upper right of the 'a'.

[aetna.com](http://aetna.com)

# A great way to compare doctors

## Compare 5-star ratings and reviews

Whether you are looking for a doctor or using the tool that compares costs:

- Star ratings will automatically appear in your search results. Ratings are based on a 5-star system. Five stars are considered the best.
- Three review summaries (also known as snippets) will also appear.\* To read more than just the snippet, click on the link that says "View more or add a review." You'll then be redirected to DocSpot.\*\*

We've teamed with DocSpot because it gives you a broader picture of how a doctor is perceived. In other words, you'll get insight from many people — not just Aetna members.

## Our online directory helps you find specialists

**Looking for high-performing doctors?** Consider doctors in our Aexcel® network.\*\*\*

Aexcel doctors are specialists in 12 areas, including obstetrics and gynecology, plastic surgery, and cardiology. They meet certain standards for quality care and cost efficiency.

You can find them in our online directory. They have a blue star by their name.

### How about facilities known for quality care?

Institutes of Quality® facilities are hospitals and other medical facilities that have met strict standards for care quality and efficiency. They specialize in:

- Bariatric (weight-loss) surgery
- Orthopedic (joint, spine) procedures
- Cardiac (heart) care

And depending on your plan, you may even pay less when you visit Aexcel specialists or use Institutes of Quality facilities.

\*Review snippets do not appear on the Aetna Mobile app. But you can click on a link that will take you to DocSpot, where you can read reviews.

\*\*Since 2010, DocSpot.com has been compiling provider data in a free search tool that lets members find the right doctor based on their needs. It includes more than 1.5 million reviews/ratings for over 250,000 providers from over 20 sources. DocSpot also provides links that will redirect you to the original sources so you can see the full context if desired.

\*\*\*The Aexcel network is only available in select locations. Aexcel is not available with HMO plans.

**In Idaho, health benefits and health insurance plans are offered and/or underwritten by Aetna Health of Utah Inc. and Aetna Life Insurance Company (Aetna). For all other states, health benefits and health insurance plans are offered, administered and/or underwritten by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company, Aetna HealthAssurance Pennsylvania Inc. and/or Aetna Life Insurance Company. In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming, by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.**

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Health benefits and health insurance plans contain exclusions and limitations. Aexcel designation is only a guide to choosing a physician. Members should confer with their existing physicians before making a decision. Designations have the risk of error and should not be the sole basis for selecting a doctor. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to [aetna.com](http://aetna.com).

**Policy forms issued in Oklahoma include:** HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

**Policy forms issued in Idaho by Aetna Health of Utah Inc. include:** HI HGrpAg 03, HI SG HGrpAg 02.

**Policy forms issued in Idaho by Aetna Life Insurance Company (Aetna) include:** GR-23, GR-29/GR-29N, GR-9/GR-9N, AL HGrpPol 03, AL SG HGrpPol 02.

**Policy forms issued in Missouri include:** AL HGrpPol 01R5, HI HGrpAg 01, HO HGrpPol 01.

