

HEALTH BENEFITS TOWNHALL- MAY 31, 2024.

FREQUENTLY ASKED QUESTIONS

1. Keenan - please explain your business relationship with Aetna.
 - a. Keenan Response- Our relationship is the same with any other Carrier or Pool. Our contract is designed as a capped consulting fee so there is no financial incentive for us related to any market, thus, ensuring we act agonistically on behalf of the Committee and Rancho Santiago Community College District. The plan partnership being referenced was from 20 years ago and is no longer in place. We do not have a vote on the JBC and Aetna being a finalist was by vote of the JBC and was driven by their attractive rate offer. We also addressed this question with the JBC and their JBC Representative can confirm our response or watch the recording of the JBC meeting.
2. Is UCI part of the More for the HMO network?
 - a. UCI is part of the OAMC network, but not the HMO.
3. What are "hospital like" hospitals? How many actual hospitals are available?
 - a. Aetna contracts with most hospitals in Southern CA. Like Anthem we are an insurance company - not an actual provider. We do not own facilities like Kaiser does.
4. Is CHOC and all affiliated doctors within the network?
 - a. CHOC and its affiliated physicians are part of both networks we are proposing - HMO and OAMC.
5. Are USC hospitals covered in the PPO offering?
 - a. USC Keck Hospital is contracted for both networks - HMO and OAMC.
6. My apologies if this was already covered, but for the formularies for AETNA, what would we use for the Plan? I assume we just use 2024 as Plan Year and that 2025 would be similar.
 - a. Yes – use the 2024 version.
7. Is the OA Managed Choice PPO essentially an Exclusive Provider Organization (EPO)?
 - a. OAMC is a PPO - not an EPO. It allows you to use both in-network and out-of-network providers.
8. Does Hoag urgent care have contract with PPO?
 - a. Yes
9. Does Aetna have actual hospitals for HMO coverage, or does it rely on partnerships with existing hospitals entirely?
 - a. Aetna contracts with most hospitals in Southern CA. Like Anthem we are an insurance company - not an actual provider. We do not own facilities like Kaiser does.

10. I currently get my medications from a specialty pharmacy; will I be able to continue receiving them from my current company if switched to Aetna? Or is there only one Aetna special pharmacy you can use?
- a. Aetna uses CVS Health's Specialty Pharmacy. Since Aetna is part of CVS Health, one of our biggest strengths is leveraging CVS Health's specialty pharmacy. This helps us keep pharmacy costs for members and provide excellent pharmacy benefits.
11. What about CHOC pediatric urgent care? I know that's currently not part of HMO in network.
- a. For the HMO members, urgent care is based on their medical group, so they would need to ensure their current provider/medical group includes CHOC urgent care centers. If the member's PCP and medical group is in network with Aetna and CHOC urgent care is currently in network for them, it will remain the same. As for the OAMC – they are also in network if they are a part of the CHOC system. One clarification I would have on that, just to confirm, is what specific urgent care location the member is referring to and I could double check what medical groups are associated with that specific urgent care center.
12. Can you clarify the minute clinic vs urgent care
- a. Our focus with using minute clinics instead of urgent care is to avoid unnecessary trips to urgent care. Urgent care trips can be more costly on the healthcare system and several services can be done at a minute clinic location instead of urgent care. See next question for minute clinic services.
13. Do the minute clinic offer the same Svcs as urgent care
- a. Minute clinics are generally staffed by NPs or PAs. The services include (but are not limited to):
 - i. Vaccines
 - ii. Illnesses (Strep, sore throat, flu, etc.),
 - iii. Minor injuries/pain (stitch and staple removal, sprains, strains, joint pain, minor burns, and more),
 - iv. Skin/hair/nails (acne, chicken pox, shingles, lice.),
 - v. Men's & Women's Health (UTIs, ED, Yeast infections)
 - vi. Tests, Screening & Physicals
 - vii. Chronic Condition Management (Gout, High BP, Diabetes, etc.)
 - viii. Sleep Disorders
 - ix. Rx refills/renewals
 - x. Travel Health
 - xi. Behavioral health & wellness
 - b. Here is a link to the full services:
<https://www.cvs.com/minuteclinic/services/?icid=mchome-mcservices-mcservice-main>

14. Is the UCI group in the PPO?

a. Yes

15. Where are these minute clinics located?

a. Here is a link to the minute clinic locator

b. <https://www.cvs.com/minuteclinic/clinic-locator/>

16. So anyone with authorized medication or care will need to go through Aetna's authorization approval/denial process again? or does your authorization automatically roll over?

a. Authorization does not roll over, but we can provide forms and start the process with your doctor/PCP before the effective date, to be processed on the effective date. We always encourage getting a fill of your prescription before the effective date in case there are delays, but if the forms are started with the providers beforehand, the approval process can be expedited.

17. Going back to AETNA, do they have Value Added benefits like ANTHEM does with Contigo Health or any comparable service for Centers of Excellence?

a. Aetna has both Institutes of Excellence (IOE) and Institutes of Quality (IOQ), links below:

IOQ = <https://www.aetna.com/individuals-families/member-rights-resources/commitment-quality/institutes-of-quality.html>

IOE = <https://www.aetna.com/health-care-professionals/patient-care-programs/aetna-institutes.html>

18. If we have a dependent out of state for college, would routine care be covered if we are on the HMO?

a. First, we would check to see if there is an HMO network in the area where the college student dependent is located, then:

i. If there is an HMO network, they will have access to that HMO network

ii. If there is NOT an HMO network, that dependent would be put on the local OAMC/PPO network in that area (at no additional cost)

19. Open Access Managed Choice PPO...is the managed part and Aetna task or the employee task?

a. Neither – it is just a name. For member's purposes it is a PPO

b. Just a naming convention. There are in and out of network benefits, no PCP election, no referrals to specialists and you do not need to stay within a medical group.