



February 2025

Aetna 101: Your

Top 10

Questions Answered.



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES

A Division of the Department of State Treasurer



Quick Overview

How to Find a Provider

Copayment Questions

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





How to Find a Provider

How do I access in-network Aetna providers?

- Use the **Find a Doctor** tool located on **www.SHPNC.org** the State Health Plan's website.
- Select your plan type and enter provider search criteria.
- Select the category to search by.

TIP: If you don't find your doctor, try searching for the medical practice or group name.

Find what you need by category

 Medical Doctors & Specialists > Primary care physicians (PCPs), pediatricians, cardiologists, OB/GYNs, others	 Hospitals & Facilities > Hospitals, physical therapy centers, nursing facilities, dialysis centers, others	 Urgent Care > A type of facility focused on the delivery of urgent care outside of an emergency room	 Walk-in Clinics > All Other Results*: A facility that accepts patients on a walk-in basis. *Lists both designated and non-designated walk-in providers.	 Mental Health > Counseling, EAP, mental health facilities, substance use treatment, psychiatrists, others
 Labs & Testing > Bloodwork, lab tests, diagnostic testing centers, sleep centers, imaging centers, others	 Alternative Medicine > Chiropractors, acupuncturist, massage therapists, dieticians, others	 Durable Medical Equipment (DME) > Hearing aids, breast pumps, prosthetics, wheelchairs, diabetes equipment, others	 Common Procedures & Conditions > Search providers by procedures they perform or conditions they treat	


How to Find a CPP Provider

How do I determine if my CPP provider is in-network?

- Use the **Find a Doctor** tool located on www.SHPNC.org the State Health Plan's website.
- Select your plan type and enter provider search criteria.
- In-network Aetna providers that participate in the Clear Pricing Project for the State Health Plan will be identified by the **CPP logo**.

TIP: If you don't find your doctor, try searching for the medical practice or group name.

In Network List View Map View

Provider/Facility Information	Distance	Plan Information
Vijay, Deepa, MD » ✓ In Network Provider ID #: 7619341 3124 Blue Ridge Road Suite 102 Raleigh, NC 27612 (919) 782-0021 Specialties: Pediatrics - Newborn to 16	6.07 miles	 Quality & Effective Care See Accepted Plans

Office Visit Copays

Is there a difference in copay when seeing a CPP vs. another provider?

CLEAR PRICING PROJECT PROVIDER COPAY COMPARISON CHART		
Provider	Enhanced PPO Plan (80/20)	Base PPO Plan (70/30)
Primary Care Provider (PCP)	\$0 for Clear Pricing Project (CPP) PCP on ID card; \$10 for non-CPP PCP on card; \$25 for any other PCP	\$0 for Clear Pricing Project (CPP) PCP on ID card; \$30 for non-CPP PCP on card; \$45 for any other PCP
Behavioral Health Provider	\$0 for CPP Provider; \$25 for other Providers	\$0 for CPP Provider; \$45 for other Providers
Specialist	\$40 for CPP Specialist; \$80 for other Specialists	\$47 for CPP Specialist; \$94 for other Specialists
Speech, Occupational, Chiropractor and Physical Therapy	\$26 for CPP Providers; \$52 for other Providers	\$36 for CPP Providers; \$72 for other Providers

Behavioral Health Telehealth

Are there telehealth services available for Behavioral Health?

- If you have a Behavioral Health Provider, some do provide telehealth services. Providers have different offerings, so you need to check with your provider. The copay will be the same.
- Teledoc also offer Behavior Health services. Applicable copay applies.

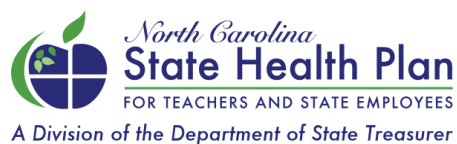
PLAN DESIGN FEATURES	Enhanced PPO Plan (80/20)		Base PPO Plan (70/30)	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Teladoc		\$25		\$45

In-office Procedures

What is the copay for outpatient services?

There are differences in how Aetna contracts with certain providers.

It's important to understand that if you notice a difference in your out-of-pocket amount.



	In-Network
Ambulatory Surgical Services	20% after deductible

OUTPATIENT SERVICES

	In-Network
Provider Services	20% after deductible
Hospital and Hospital Based Services	20% after deductible
Outpatient Clinical Services	20% after deductible
Physician Services	No Charge
Outpatient x-rays, ultrasounds, and other diagnostic tests such as EEGs, EKGs and pulmonary function tests	20% after deductible
CT scans, MRIs, MRAs, and PET scans	20% after deductible
Outpatient diagnostic mammography (physician and hospital-based services)	No Charge

Call Aetna Health Concierge (Customer Service) at **833-690-1037** for additional assistance.



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Questions Answered.

Labs

What is my lab copay?

- Independent labs are covered at 100% with no copayment. If you receive a bill or need to confirm, call Aetna Health Concierge.

What is an independent lab?

- LabCorp/Quest Diagnostic

Is there a difference when lab work is offered by my physician and is associated with an office visit?

- No, the benefit is not different.



In January, some members experienced issues with their claims that included labs. Aetna has re-processed those claims, and you should **NOT** be charged.

If you have questions about a certain claim with a lab, please call Aetna's Health Concierge at **833-690-1037**.



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Questions
Answered.

Specialty Pharmacy

What is an infusion vs. a self-injectable?



An **INFUSION** is a method of delivering medication directly into the bloodstream through a needle inserted into a vein, typically administered by a healthcare professional and taking a longer period of time.



A **SELF-INJECTABLE** is a medication that a patient can administer themselves under the skin using a needle and syringe, usually requiring a quicker injection process.

EXAMPLE: A patient with a chronic autoimmune disease might receive a medication via infusion at a clinic once a month, while another patient with the same condition might self-inject a different medication under their skin once a week.

KEY DIFFERENCES:

- Delivery method
- Administration
- Time of administration



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Questions
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Specialty Pharmacy

SELF-ADMINISTERED ~ Pharmacy Benefit

- Slow sustained release of medication.
- Patients administer these medications to themselves usually orally or by self-injection.

Examples include certain immune systems medications or insulin.



REQUIREMENT: Medications covered under the pharmacy benefit should be ordered from **CVS Specialty**. To order, call **888-321-3124**, Monday to Friday, 8 a.m. to 8 p.m. ET.

Some can be covered under both the medical and pharmacy benefit.

To obtain prior authorization: Providers may contact **CVS Caremark** at **866-387-2573**

If self-injectable is listed to be administered under Medical or Pharmacy, the standard is to have pharmacy review.

However,

- ✓ If the provider contacts Aetna – precertification information will be provided and handled through *Medical*.
- ✓ If the provider contacts CVS Caremark – precertification information will be provided and handled through *Pharmacy*.

Specialty Pharmacy

PROVIDER-ADMINISTERED ~ *Medical Benefit*

INJECTABLE

Administered just beneath the surface of the skin (Intradermal).

Examples include corticosteroids for inflammation, hormones (testosterones and medroxyprogesterone) and Avonex or Capoxone for multiple sclerosis.

Some can be covered under both the medical and pharmacy benefit.

INFUSION


Delivering medication or nutrients directly into the bloodstream over an extended period. This process is performed generally through an intravenous (IV) line.

- Covered under medical benefit and subject to office charges.
- Medications are usually administered by intramuscular injection or intravenous injection or infusion.
- Ordered by a provider and administered under provider supervision in an office, outpatient setting or home infusion.

To obtain prior authorization:

Providers may contact **Aetna Concierge Service** at **833-690-1037**



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Helpful Tips

How do I register for the Member Portal?

To ACCESS the PORTAL

- 1 go to www.SHPNC.org
- 2 log into eBenefits
- 3 click on **Aetna Member Portal**
under Quick Links
- 4 create an Account and **Log In**

Just a few of the helpful features

Finding care



- Find in-network providers.
- Choose or change your primary care provider.
- Search for walk-in clinics, urgent care centers and more.

Managing prescriptions



- Estimate drug costs.
- Find an in-network pharmacy.
- Learn about drug information and side effects.
- Refill a prescription.
- Enroll in mail-order for home delivery.

Managing claims



- View and sort claims.
- Track deductible spending.
- View claims progress.
- See past appointments and care.

Staying healthy



- Take a health survey.
- Try health coaching.
- Start a wellness program.
- Get treatment options.
- Save on gyms, vision and more.

Reviewing costs



- See out-of-pocket costs.
- Estimate the costs of doctors and procedures.
- Compare costs across providers.

Viewing health benefits

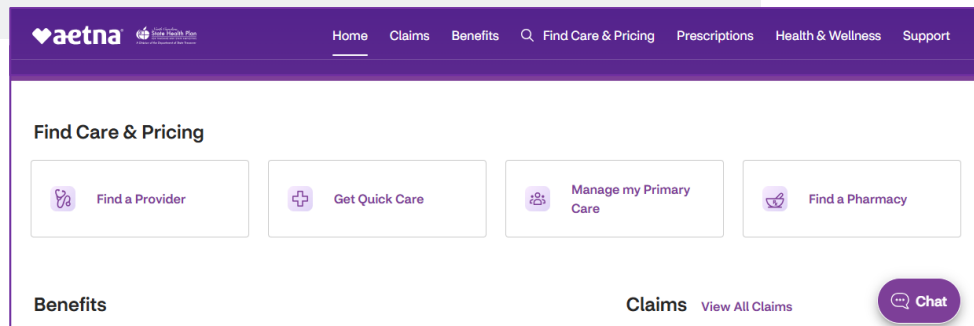


- Easily access your health plan information, all in one place.
- Get coverage details.
- Access your ID card.

How do I connect to care using the Aetna website or the Aetna HealthSM App?

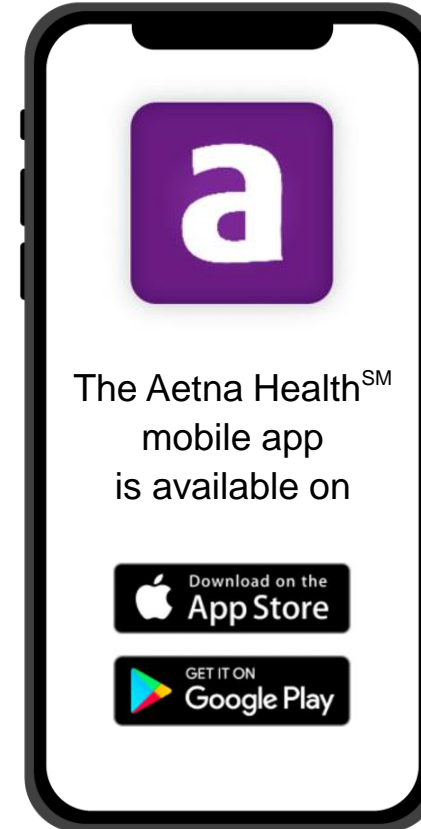
CONNECT with the WEBSITE

- 1 go to www.aetna.com
- 2 **Log In** with your Member ID
find your Member ID on your ID card
- 3 **Create** an Account



CONNECT with the MOBILE APP

- 1 **Download** the app
- 2 **Log In** with your Username/Password



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Questions
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Can I register for Condition Coaching?

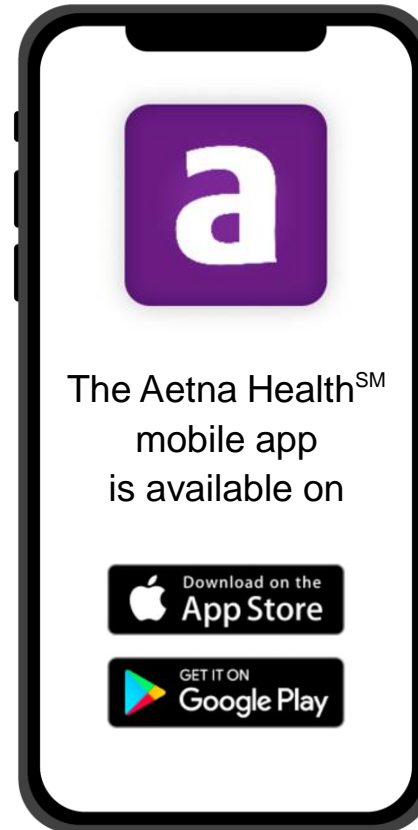
- **YES!** Access condition coaching programs through the Mobile app.



Scan the QR Code
to download the
Aetna Health app.

OR

Text "AETNA" to 90156
to receive a download link.
Message and data rates may apply.



CONNECT with the MOBILE APP

- 1 Download the app
- 2 Log In with your Username/Password



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Questions
Answered.

Is there a Nurse line? Tell me more!



Connect to care

YES!

You can speak to a registered nurse about a variety of health issues.
You can call as many times as you need – at no extra cost.
Your covered family members can use it, too.

- Is it available 24-hours a day?
 - **YES!** Get the health information you need when and where you need it.
- How do I access?
 - Call **1-800-556-1555** or log in to your Aetna member portal.

Important Contact Numbers

State Health Plan's

Eligibility and Enrollment Support Center 855-859-0966

Aetna Concierge Service 833-690-1037

24/7 NurseLine 800-556-1555

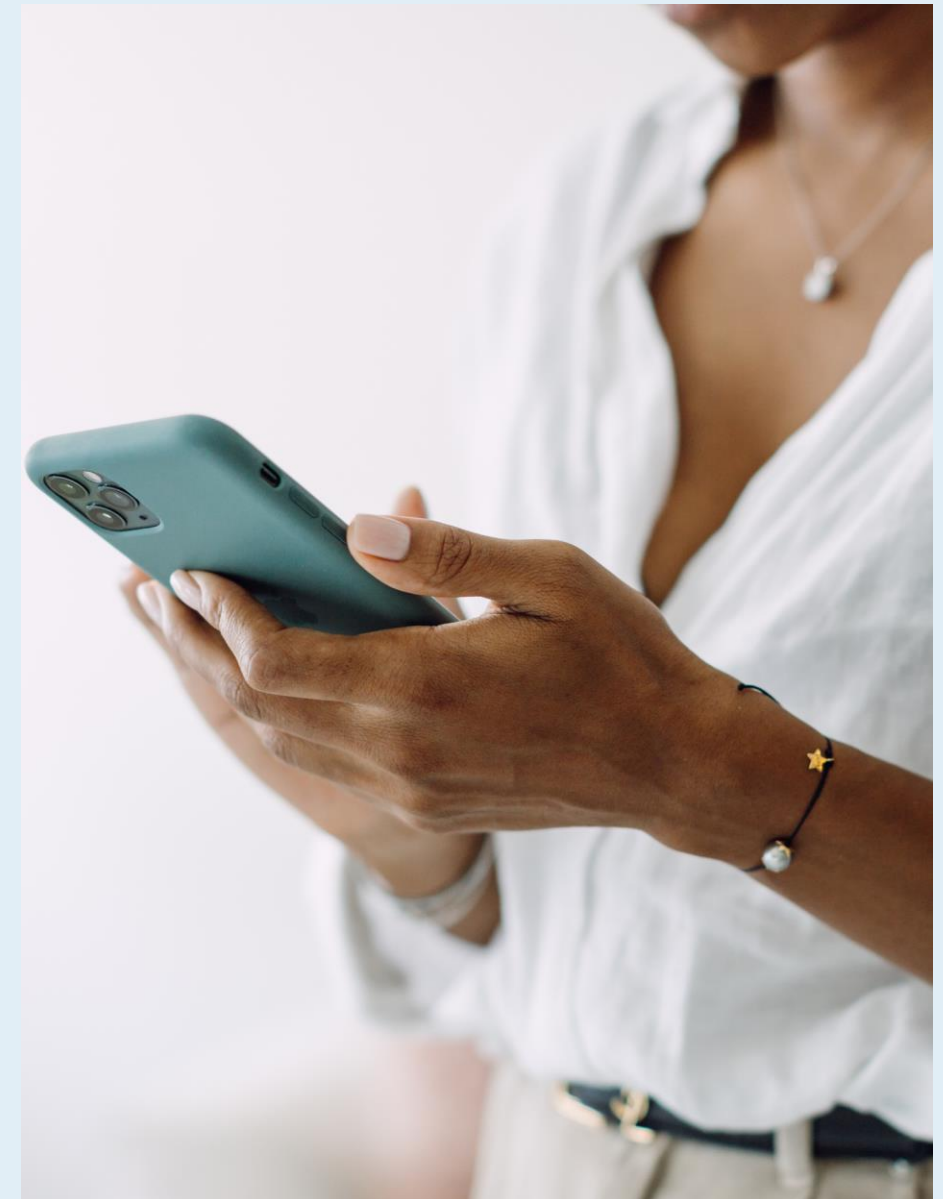
CVS Caremark

(Base PPO Plan (70/30) Pharmacy Benefits) 888-321-3124

State Retirement System 919-814-4590

State Health Plan Member Inquires

shpmemberinquiries@nctreasurer.com





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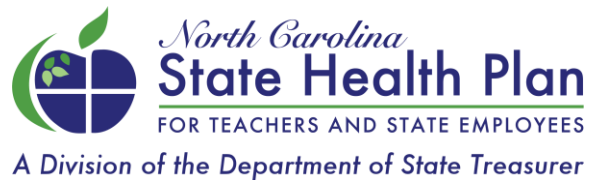
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February 2025

Thank You.



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