

# Aetna Medicare Advantage

SEPTEMBER 2022 Benefits in Action Member Newsletter



# Direct Mail

## 8 page foldout



Diabetic equipment and supplies covered under your plan

Aid from the Medicare Extra Help program

SEPTEMBER 2022 MEMBER NEWSLETTER

# Benefits in Action



Protect your health with layers of care

Annual wellness visits, Healthy Home Visits and routine physical exams — your Aetna® plan covers all of them. But what else do they have in common? And how do they differ?

Keep reading to learn more →

# Protect your health with layers of care

Take a look at the different types of health visits included in your plan, how they compare and what you get in each.

### Annual wellness visit

An annual wellness visit is a chance to review your current health and risk factors. During your visit, you may be asked to complete a questionnaire or verify if your information is current. Your primary care physician (PCP) will use your answers to build a personalized prevention plan to help you stay healthy.

**Tip:** Call your PCP to schedule or learn more about a routine physical exam or annual wellness visit.

### Routine physical exam

This yearly exam is a great time to focus on prevention and screening. Your PCP will ask about your overall health, listen to your concerns and advise you on your risk factors. If your doctor finds any problems during your exam, they'll work with other health care providers to get you the right tests and treatment.

### Healthy Home Visit

This checkup is completed by a licensed health care provider. It doesn't replace the relationship you have with your PCP. But it can help support your regular doctor's care. After the visit, both you and the PCP we have on file for you will get a summary by email.

**Tip:** To schedule or learn more about Healthy Home Visits, call us at the phone number at the bottom of the page.

### How do they compare?

Type of visit	Covered at no extra cost?	Performed by your PCP?	Can be done in your home?	Can be done through telehealth?
Annual wellness visit	✓ <sup>*,**</sup>	✓		✓ <sup>†</sup>
Routine physical exam	✓ <sup>*,**</sup>	✓		
Healthy Home Visit	✓ <sup>**,***</sup>		✓	✓

\*No extra cost when you see an in-network provider  
 \*\*You may have to pay for some tests your doctor orders  
 \*\*\*No extra cost when using an Aetna-contracted vendor  
 †When your PCP offers telehealth services

What you get	Annual wellness visit	Routine physical exam	Healthy Home Visit
A review of your medicines and dosages	✓		✓
A review of your medical and family history	✓	✓	✓
A personalized prevention plan	✓		
Tips for setting up a safe, healthy home			✓
A non-invasive physical exam			✓
A vital signs check (height, weight, blood pressure)	✓	✓	✓
Recommendations for health resources you may need			✓
A cognitive impairment assessment (to look for signs of Alzheimer's, dementia or depression)	✓		✓
A list of your risk factors and treatment options	✓		
A list or summary of preventive services you may need, like vaccines	✓		✓
Advance care planning	✓		
A skin check (to see if it appears healthy)		✓	✓
A mobility check (how well you stand and walk)		✓	✓
Heart, lung and/or abdominal exam(s)		✓	✓
Breast and/or pelvic exam(s)		✓	
Hernia and/or prostate exam(s)		✓	
Tests to check your cholesterol and blood sugar		✓	
Other health screenings you may need		✓	✓

### Questions?

If you have questions or want to learn more, just give us a call at the number below.

Have questions or need help with your Aetna Medicare Advantage plan? Visit [AetnaMedicare.com](https://www.aetna.com). Or call us at **1-833-570-6670 (TTY: 711)**, 8 AM–8 PM, 7 days a week.

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## Diabetic equipment and supplies covered under your plan

According to the American Diabetes Association, being diagnosed with diabetes is hard, especially if you don't know anyone else who is living with it.<sup>1</sup> But there's good news — certain diabetic supplies to monitor your glucose (blood sugar level) are covered through your plan.

### What does your Aetna® Medicare plan provide when you have diabetes?

Certain diabetic supplies and devices are covered under different parts of your Aetna plan.

The medical insurance part of your plan covers:<sup>\*</sup>

- ♦ Diabetic supplies, such as test strips, lancets, therapeutic shoes and inserts, and most insulin used in a Medicare-covered insulin pump
- ♦ Durable medical equipment (DME), including continuous glucose monitors (CGMs) and some insulin pumps and related supplies

The prescription drug part of your Aetna Medicare Advantage plan also covers these diabetic supplies:

- ♦ Alcohol swabs and 2x2 gauze
- ♦ Insulin needles, pens and syringes (when used for injecting insulin)

### Explore digital tools to help you manage your diabetes

There are digital tools that can help you manage your diabetes. They are easy to use and can help you keep your blood glucose levels in check. These digital tools include:

- ♦ **Blood glucose meters (BGMs).** BGMs measure and display the glucose level in your blood at a single moment in time. From a drop of blood on a test strip, the BGM provides a glucose reading on a screen.

- ♦ **Continuous glucose monitors (CGMs).** A CGM works through a tiny sensor inserted under your skin. It measures your glucose levels 24 hours a day when you are wearing the device. CGMs provide real-time glucose readings throughout the day and night. They let you know when your levels get too high or too low.

**Tip:** Check the Medical Benefits Chart in your Evidence of Coverage (EOC) for details and limitations on coverage for diabetic supplies.

### Did you know that Aetna MAPD plans provide the OneTouch Verio Reflect® blood glucose meter (BGM) at no extra cost?

This BGM helps you understand the impact of food, activity and medication on your blood glucose readings. You can use this information to make adjustments to help manage your diabetes. A member can order a new meter each year. So upgrading to a new OneTouch Verio Reflect meter has a \$0 copay.

In the August issue of the Benefits in Action newsletter, we shared tips to ease the pressure of living with diabetes for you or a loved one. If you missed that article and want to look it over, visit [AetnaMedicare.com/Aug22-1](https://www.aetnamedicare.com/Aug22-1).

**Tip:** The OneTouch Reveal® app can help you manage your blood sugar. Download this free app to your smartphone using the Google Play™ store for Android™, or the App Store® for iPhone®.



The OneTouch Reveal® app with ColorSure® technology automatically organizes your blood sugar results in color-coded tools. These tools link with your logged food, insulin and activity. The mobile app automatically notifies you of repeated highs or lows, so you can take action to avoid them in the future.



### We're here for you

You can get help to access devices and supplies that monitor your blood glucose. Call us at **1-833-570-6670 (TTY: 711)** and we'll be happy to help. You can also go online to [AetnaMedicare.com](https://www.aetnamedicare.com) and search for "Diabetic Supplies and Equipment."

### Read the full story online



Scan the QR code or visit us at [AetnaMedicare.com/Sep22-1](https://www.aetnamedicare.com/Sep22-1)



Open your phone's camera. Focus on the QR code. Tap the banner that appears.

<sup>\*</sup>Some items may require prior authorization from your medical benefit.

<sup>1</sup>American Diabetes Association. **1.5 million people will be diagnosed with diabetes this year.** Accessed April 29, 2022.

Benefits in Action

## Aid from the Medicare Extra Help program

You may be eligible to get extra help with your Medicare costs. Sometimes, the biggest hurdle can be understanding exactly what you qualify for — and then accessing those resources. The Medicare

Extra Help program helps Medicare members who have limited income and resources pay for their prescription drugs. Extra Help may also lower your premiums and copays or coinsurance.

To qualify for the program, there are certain requirements for your income and resources<sup>1</sup>:

Your marital status	Your income	Your resources
If you are not married OR not living with your spouse	Your yearly income is no more than \$20,385	Your combined savings, investments, and real estate are not worth more than \$15,510
If you are married and living with your spouse	You and your spouse's combined yearly income is no more than \$27,465	Your combined savings, investments, and real estate are not worth more than \$30,950

<sup>1</sup>Centers for Medicare and Medicaid Services. **Lower prescription costs.** Medicare.gov. Available at: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/lower-prescription-costs>. Accessed April 4, 2022. Amounts are determined by Centers for Medicare and Medicaid Services and may be updated during the plan year.

### How do I apply for the Medicare Extra Help program?

You can get help applying for government assistance programs. Here are different ways to apply for the Medicare Extra Help program:

#### To reach a representative on the phone

You can call **BeneLynk** at **1-888-715-0225 (TTY: 711)** or email them at **info@benelynk.com**. They're available Monday–Friday, 9 AM–6 PM ET. BeneLynk is a service offered by an independent company.



To apply online, read the full story by scanning the QR code with your phone's camera and tapping the banner. Or visit us online at [AetnaMedicare.com/Sep22-2](https://www.aetnamedicare.com/Sep22-2)

In the August issue of the Benefits in Action newsletter, we gave you information about the Medicare Savings Program (MSP). If you missed that article and want to look it over, go to [AetnaMedicare.com/Aug22-2](https://www.aetnamedicare.com/Aug22-2)



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Benefits in Action



## Question of the month

### How do I find out if there are any changes to my plan for next year?

Right before the next Annual Enrollment Period (AEP) begins in October, you'll get an Annual Notice of Change (ANOC). The ANOC includes any changes in coverage, costs and more that will be effective for the coming year.

To learn more about changes in your coverage, you may also be able to attend an in-person meeting or an online member seminar.



To see if a meeting is available in your area, scan the QR code with your phone's camera and tap the banner that appears. Or visit us online at [AetnaMedicare.com/Sep22-3](https://www.aetnamedicare.com/Sep22-3)

**Note: You'll need to have your Aetna® ID (located on your member ID card) handy to search for a meeting or seminar.**



See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. The benefits mentioned are a part of special supplemental program for the chronically ill. Not all members qualify. For accommodation of persons with special needs at meetings, call **1-833-251-9949 (TTY: 711)**. This material is for informational purposes only and is not medical advice. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Contact a health care professional with any questions or concerns about specific health care needs. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna is not a provider of health care services and, therefore, cannot guarantee any results or outcomes. The availability of any particular provider cannot be guaranteed and is subject to change. 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 our website. Google Play and the Google Play logo are trademarks of Google LLC. Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple, Inc. ©2022 Aetna Inc.




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## Benefits in Action

Different  
types of  
health care  
visits in  
your plan



# Email



Desktop Email

Client Name Today at 10:09 AM  
 To: Robert Zimmerman  
 Reply To: client@company.com CN

Subject Line: Benefits in Action from Aetna Medicare Advantage — September Edition  
 Preview Text: Your monthly member tips are here.

Trouble viewing this? [Read this email online.](#)  
 Health and wellness or prevention information

 **SEPTEMBER 2022 MEMBER NEWSLETTER**  
**Benefits in Action**



**Protect your health with layers of care**

Annual wellness visits, Healthy Home Visits and routine physical exams — your Aetna® plan covers all of them. But what else do they have in common? And how do they differ?

[Learn more](#)



**Diabetic equipment and supplies covered under your plan**

Good news if you have diabetes — certain diabetic supplies are commonly covered through your Aetna Medicare Advantage plan. Take a look at the options available to find what works best for you.

[Read the full article](#)



**Aid from the Medicare Extra Help program**

The Medicare Extra Help program helps Medicare members who have limited income and resources pay for their prescription drugs. Extra Help may also lower your premiums and copays or coinsurance.

[Read the full article](#)

**Question of the month**

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Learn more about your coverage at a member seminar.


[See available seminars](#)


Mobile Email

Client Name Today at 10:09 AM  
 To: Robert Zimmerman  
 Reply To: client@company.com CN

Subject Line: Benefits in Action from Aetna Medicare Advantage — September Edition  
 Preview Text: Your monthly member tips are here.

Trouble viewing this? [Read this email online.](#)  
 Health and wellness or prevention information


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[Read the full article](#)

 Visit us online to learn more about your Aetna Medicare Advantage benefits.

[Learn more](#)

 Or call us at **1-833-570-6670 (TTY: 711)** 8 AM to 8 PM, 7 days a week and we'll be happy to help you.


See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. For accommodation of persons with special needs at meetings, call **1-833-251-9949 (TTY: 711)**.

**It's your choice:** Want to stop receiving messages like these through email? [Unsubscribe](#) at any time.

We are located at 151 Farmington Avenue, Hartford, CT 06156.

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[Read the full article](#)

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[See available seminars](#)

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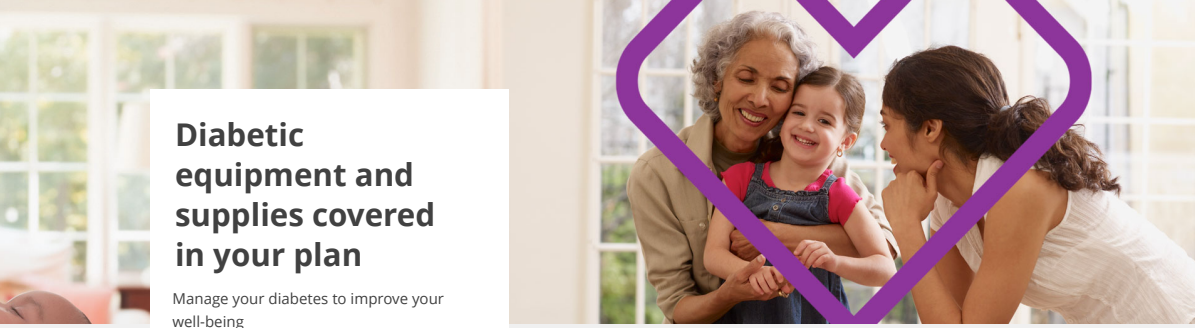
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# Landing Pages



Have questions? Call us at 1-833-570-6670 (TTY: 711), 8 AM to 8 PM, 7 days a week.



## Diabetic equipment and supplies covered in your plan

Manage your diabetes to improve your well-being

According to the American Diabetes Association, being diagnosed with diabetes is hard, especially if you don't know anyone else who is living with it.<sup>1</sup> It may feel like your life has changed in an instant. And you may not know the questions you should ask or the options available to you.

But there's good news: certain diabetic supplies to monitor your glucose (blood sugar level) are covered through your plan. There are options for you to manage your diabetes through your Aetna Medicare Advantage plan, so you can find what works best for you. And technology for diabetes has come a long way. Devices to measure and monitor glucose are easier and more pleasant to use than they used to be.

In the August issue of the Benefits in Action newsletter, we shared tips to ease the pressure of living with diabetes for you or a loved one. If you missed that article and want to look it over, visit [AetnaMedicare.com/Aug22-1](https://www.aetnamedicare.com/Aug22-1).

### What does your Aetna® plan provide when you have diabetes?

Certain diabetic supplies and devices are covered under different parts of your Aetna plan.

#### The medical insurance part of your plan covers:<sup>2</sup>

**Diabetic supplies:**

- Supplies by OneTouch/LifeScan, the exclusive diabetic supply maker of Aetna Medicare. These include test strips, glucose meters, solutions and lancets. See below for more information about OneTouch®.
- Therapeutic shoes and inserts
- Most insulin used in a Medicare-covered insulin pump


**Durable medical equipment (DME) and related supplies:**

- Continuous glucose monitors (CGMs) and supplies, including FreeStyle Libre, Dexcom and Medtronic iPro®
- Some insulin pumps and supplies
- For a list of suppliers, go to:
  - [DME National Provider Listing \(PDF\)](#)
  - Look in the "Primary Products" column for diabetic supplies or testing

#### The prescription drug part of your Aetna Medicare Advantage plan also covers these diabetic supplies:

- Alcohol swabs and 2x2 gauze
- Insulin needles, pens and syringes (when used for injecting insulin)

\*Some items may require prior authorization (approval beforehand) from your medical benefit.

 **Tip:** Check the Medical Benefits Chart in your Evidence of Coverage (EOC) for details on coverage for diabetic supplies.

### Explore digital tools to help you manage your diabetes

There are also digital tools that can help you manage your diabetes. According to Gary Scheiner, a certified diabetes care and education specialist, "These tools are easy enough for anyone to use. They can be really helpful for keeping your blood glucose levels in check, which can be harder to manage as you get older," says Scheiner. "And while they can't take the place of your medical team, they can be helpful between appointments." These digital tools include:

- Blood glucose meters (BGMs).** BGMs measure and display the glucose level in your blood at a single moment in time. To use most BGMs, you first insert a test strip into the device. Then with a special needle, you poke a clean fingertip to get a drop of blood. You carefully touch the test strip to the blood. Then you wait for a blood glucose reading to appear on the screen.
- Continuous glucose monitors (CGMs).** A CGM works through a tiny sensor inserted under your skin. It measures your glucose levels 24 hours a day when you are wearing the device. CGMs provide real-time glucose readings throughout the day and night. They let you know when your levels get too high or too low.
- Combo CGM-insulin pump.** If you need an insulin pump, the newest versions of CGM-insulin pumps can get your glucose data from your CGM sensor and use it to automatically adjust your insulin. (You'll still need to administer insulin for meals.)

**Did you know that Aetna MAPD plans provide the OneTouch Verio Reflect® Blood Glucose Meter (BGM) at no extra cost?**

The OneTouch Verio Reflect from LifeScan helps make tracking your blood sugar simpler and more comfortable.


This BGM helps you understand the impact of food, activity and medication on your blood glucose readings. You can use this information to make adjustments to help manage your diabetes. A member can order a new meter each year. So upgrading to a new OneTouch Verio Reflect meter has a \$0 copay.

The OneTouch Reveal® app with ColorSure® technology automatically organizes your blood sugar results in color-coded tools. These tools link with your logged food, insulin and activity. The mobile app automatically notifies you of repeated highs or lows, so you can take action to avoid them in the future.

**To learn more**

Log in to your secure member website to learn more about your coverage and benefits.

[Log in](#)



**Tip:** The OneTouch Reveal® app can help you manage your blood sugar. Download this free app to your smartphone using the Google Play™ store for Android®, or the App Store® for iPhone®.

[Google Play](#) [App Store](#)

### It's easy to switch to OneTouch products

**OneTouch blood glucose meters are available from:**

- OneTouch, without a prescription. You can visit [onetouch.orderpoints.com](https://www.onetouch.orderpoints.com) or call 1-877-764-5390 (TTY: 711) and use order code 123AET200.
- Local pharmacies, with a prescription. At in-network pharmacies, you have a \$0 copay.

**OneTouch test strips are available at pharmacies with a prescription.**

If the pharmacy is in network, or if you get OneTouch test strips through the CVS Caremark® Mail Service Pharmacy, you have a \$0 copay.

**Can I get diabetes supplies made by other manufacturers?**

If you need diabetes supplies not made by OneTouch, you must show medical necessity (for example, sight impairment requiring a talking meter) for you to cover them. This will require getting a prior authorization — approval beforehand — from your plan. With proven medical necessity, you'll pay 20 percent of the total cost for non-OneTouch diabetes supplies. Without it, you'll pay the total cost for non-OneTouch diabetes supplies.

**Don't forget about quantity limits**

Diabetes supplies covered under your plan have quantity limits, as shown below. If you need higher quantities, you must get prior authorization from us.

- Meters — 1 meter per calendar year
- Test strips — 100 strips per 30 days

### We're here for you


Have questions or need help to access devices and supplies that monitor your blood glucose? Call us at 1-833-570-6670 (TTY: 711). We'll be happy to help you. You can also search on [AetnaMedicare.com](https://www.aetnamedicare.com) for "Diabetic Supplies and Equipment." For a listing of diabetes medicines we cover, refer to the formulary (drug list) or look online at [AetnaMedicare.com/formulary](https://www.aetnamedicare.com/formulary).

<sup>1</sup>American Diabetes Association. 1.5 million people will be diagnosed with diabetes this year. Accessed April 29, 2022.

For language services, please call the number on your member ID card and request an operator. For other language services: Español | 中文 | Tiếng Việt | 한국어 | Tagalog | Русский | العربية | Kreyòl | Français | Polski | Português | Italiano | Deutsch | 日本語 | فارسی | Other languages...

### Disclaimer


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**Contact us.**

1-833-570-6670 (TTY: 711)  
8 AM to 8 PM, 7 days a week.


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## Aid from the Medicare Extra Help program

Learn about options when you need help

You may be eligible to get extra help with your Medicare costs. Sometimes, the biggest hurdle can be understanding exactly what you qualify for — and then accessing those resources. In the August issue of the Benefits in Action newsletter, we gave you information about the Medicare Savings Program (MSP). If you missed that article and want to look it over, go to [AetnaMedicare.com/Aug22-2](https://www.aetna.com/Aug22-2).

In addition to MSP, there are other resources available when you need help. One of these is the Medicare Extra Help program.

Extra Help is a program designed to help Medicare members who have limited income and resources to pay for their prescription drugs. Extra Help may also lower your premiums and copays or coinsurance.

**To qualify for the program, there are certain requirements for your income and resources:<sup>1</sup>**

Your marital status	Your income	Your resources
If you are not married OR not living with your spouse	Your yearly income is no more than \$19,320	Your combined savings, investments, and real estate are not worth more than \$15,510
If you are married and living with your spouse	You and your spouse's combined yearly income is no more than \$26,130	Your combined savings, investments, and real estate are not worth more than \$30,950

**Tip:** Amounts are for 2022 and may change in 2023. Amounts are determined by Centers for Medicare & Medicaid Services and may be updated during the plan year. If your income and resources are slightly higher, you should still apply.

**Other requirements to qualify include:**

- You have Medicare Part A (hospital insurance) and/or Medicare Part B (provider insurance); and
- You live in one of the 50 United States or the District of Columbia.

**Tip:** The Extra Help is estimated to be worth about \$5,100 per year. Many people qualify for these big savings and don't even know it.<sup>2</sup>

### How do I apply for the Medicare Extra Help program?

We can help you apply for the Extra Help program. You can apply by calling, going online or mailing a paper application. Here's how:

**To reach a representative on the phone**

You can call **Benelink** at **1-888-715-0225 (TTY: 711)** or email them at [info@benelink.com](mailto:info@benelink.com). They're available Monday to Friday, 9 AM to 6 PM ET. Benelink is a service offered by an independent company.

You can also call the Social Security Administration (SSA) at **1-800-772-1213 (TTY number 1-800-325-0778)** and request a paper application or make an appointment. Representatives are available Monday to Friday, 7 AM to 7 PM. Be sure to tell the representative that you want to apply for the "Extra Help with Medicare Prescription Drug Costs" program under your Aetna Medicare Advantage plan.

**To apply online**

If you'd like to complete an online application, you can access the form from your member website. On [AetnaMedicare.com](https://www.aetna.com) search for "Extra Help." Click the purple button "Apply Online" to get started.

**Note:** Clicking the "Apply Online" button will take you out of the [AetnaMedicare.com](https://www.aetna.com) website, to access information from another organization or vendor.

The online application walks you through the process and allows you to review the information you've provided. Once you're ready, hit the "Submit" button and you'll have the option to print a receipt of your submission.

**For a paper application**

If you request a paper application, once you fill it out, you can mail it to this address:

Social Security Administration  
 Wilkes-Barre Direct Operations Center  
 P.O. Box 1020  
 Wilkes-Barre, PA 18767-9910

The SSA will review your application and send you a letter to let you know if you qualify for extra help.<sup>2</sup>

**To learn more**

Log in to your secure member website to learn more about your coverage and benefits.

[Log in](#)

### Preparing for the application process

Before you apply, the SSA will need information about your (and your spouse's, if married and living together) income and resources to determine if you're eligible for Extra Help with prescription drug plan costs.

**Documents that may help you prepare include:**

- Social Security card
- Bank account statements, including checking, savings, and certificates of deposit (CDs)
- Individual Retirement Accounts (IRAs), stocks, bonds, savings bonds, mutual funds, other investment statements
- Tax returns
- Payroll slips
- Your most recent Social Security benefits award letters or statements for Railroad Retirement benefits, Veterans Benefits, pensions and annuities

If you don't have these documents, you can provide your best estimate to the SSA. This will help them determine whether you are likely to qualify for extra help with your prescription drug costs.

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**Tip:** Don't count your home, vehicles, personal possessions, life insurance, burial plots, irrevocable burial contracts or back payments from Social Security or SSI.<sup>2</sup>

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### We're here to help

To find out if you qualify for the Extra Help program, or to get help filling out an application, call us at **1-833-570-6670 (TTY: 711)**, 8 AM to 8 PM, 7 days a week. We're happy to help you and answer any questions you have.

<sup>1</sup>Aetna Medicare. [Extra help paying for prescriptions](#). Accessed April 4, 2022.


<sup>2</sup>Social Security Administration. [Extra Help with Medicare Prescription Drug Plan Costs](#). Accessed April 4, 2022.


For language services, please call the number on your member ID card and request an operator. For other language services: Español | 中文 | Tiếng Việt | 한국어 | Tagalog | Русский | العربية | Kreyòl | Français | Polski | Português | Italiano | Deutsch | 日本語 | العربية | Other languages...

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### Disclaimer

See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.





### Contact us.

1-833-570-6670 (TTY: 711)  
8 AM to 8 PM, 7 days a week

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**Thank you**

