



Access to care, anywhere

Your guide to direct settlement

[AetnaInternational.com](https://www.aetna.com)

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What is ‘Direct Settlement’?

We have established arrangements with about 165,000 health care providers outside the United States (in addition to 1.4 million inside the United States) to be part of our network. **We refer to these arrangements as direct settlement.**

This means that when you receive health care services from any of those providers, they send their bills to us to take care of directly. If any copay or coinsurance is due from you, they will ask you for that at the time of service or send you a bill for it afterward.

Why it matters to you

- Lower out-of-pocket costs at the time of service
- Bill is submitted directly to us, so you don’t need to pay the full bill upfront
- Easier inpatient admissions process
- Faster claim submission
- Your Letter of Authorization (LOA) — a document verifying your coverage and share of costs is sent to the treatment facility

How it works

1

Find a provider

Log in to your secure member website at **AetnaInternational.com** and follow the instructions in this guide.

Call our Member Service Center using the phone number found on the back of your member ID card.

2

Make an appointment

Schedule your visit by calling the provider directly.

It’s best to make your appointment at least five days in advance.

3

Let us know

Notify us by submitting your LOA request online. Log in to your secure member website to get started.

You can also call the number found on the back of your member ID card for help with LOAs.

Routine care

In-network providers

If you know in advance that you will be admitted to a hospital or seeing a provider in our direct settlement network, please contact us by phone or log in to **AetnaInternational.com**, your secure member website. So we can verify your benefits and make the arrangements with your provider. **This helps ensure that you receive the best negotiated rates and benefit from our direct settlement agreement with that provider.**

While you are not required to request your LOA before receiving services, we won't be able to guarantee the direct settlement arrangement without it. In that case,

the provider might request full payment from you at the time of service.

Out-of-network providers

If you choose a provider outside of our direct settlement network, we can often negotiate a one-time direct settlement on your behalf so you don't have to pay the full amount of your bill upfront. Log in to your secure member website or call the number on the back of your member ID card to request a one-time direct settlement.

Hospital care

For planned hospital admissions, we ask that you submit an online request (ideally at least five days before your appointment) through your secure member website for an LOA confirming the direct settlement arrangement. Or, you can call us using the number on the back of your member ID card to request the LOA and ensure that your treatment and payment are not delayed.

For urgent hospital admissions with less than five days notice (e.g., child birth, urgent surgery), please call the Aetna International Service Center using the phone number on the back of your member ID card so that we can expedite direct settlement arrangements.

Step by step instructions

To find care **INSIDE** the United States:

1. Log in to **AetnaInternational.com** and select "Find health care"
2. Select "United States of America" as the country and click the "Find care in the United States" link or click the "Search" button
3. Select whether you're searching for a provider or an urgent care center
4. Verify your location is correct or edit based on where you are
5. Search by care either by name or category

To find care **OUTSIDE** of the United States:

1. Go to **AetnaInternational.com** and log in with your user name and password
- NOTE: If you haven't registered yet, select "Register" and follow the steps.
2. Select "Find health care"
 3. Select the country/territory you're searching for care in, followed by the city, then click "Search"
 4. Click the "Apply for direct settlement" button under the provider of your choice, or use the link at the top of page if your provider isn't listed
 5. Complete the direct settlement form and click "Submit" at the bottom of the page



We're always looking to expand our network of health care providers, based on their flexibility, commitment and ability to meet the highest standards. To recommend a facility, physician or other health care provider to our network, contact the Aetna International Service Center by using the phone number found on the back of your member ID card.

We bring our heart to every moment of your health.

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