

# Aetna Senior Supplemental Insurance\* Claim Submission Guide

835\EOB Payment

## How it works:

- You submit a claim to Medicare.
- Medicare processes the primary liability and sends you payment and remittance.
- Medicare uses the member eligibility file to verify any secondary insurance carrier. This process takes 15 days.
- Medicare routes the appropriate claims to us for further processing.
- We process the claims and you will automatically receive an explanation of payment and a check. You should receive payment 30 days after submitting the claim.
- For faster payment, enroll in EFT and ERA.

## Exceptions:

- Updated membership data is sent to Medicare every 15 days. Because of this, claims submitted on a brand new policy may not be routed. This would cause a processing delay.
- If any member data (e.g., Medicare policy number) does not match, the claim may not route appropriately. This could occasionally cause a processing delay.

#### Haven't Received Payment?

- If you have not received payment from Aetna Senior Supplemental Insurance, you can easily check the status of the claim using our Provider website or EDI 276 through your Practice Management software.
- If it has been 30 days since the claim was submitted and you have checked the status of the claim, you may submit a paper Medicare Supplement claim to:

Aetna Senior Supplemental Insurance P.O. Box 14770 Lexington, KY 40512-4770

#### Some interesting claim submission facts:

- On average, Aetna Senior Supplemental Insurance receives 60,000 paper claims each month.
- Since Medicare automatically routes secondary claims to us, 96% of those paper claims turn out to be unnecessary duplicates.
- Following the steps above before submitting a paper claim will help you avoid wasting time and money.

\*Aetna Senior Supplemental Insurance owns and/or administers the following companies.

- Accendo Insurance Company
- > Aetna Health and Life Insurance Company
- Aetna Health Insurance Company
- Aetna Life Insurance Company
- > Allianz Life Insurance Company of New York
- American Continental Insurance Company
- > American General Life and Accident Insurance Company
- Combined Insurance Company of America
- > Continental Life Insurance Company of Brentwood, Tennessee
- Coventry Health and Life Insurance Company
- First Health Life and Health Insurance Company
- Genworth Life and Annuity Insurance Company
- Genworth Life Insurance Company
- SilverScript Insurance Company
- Union Fidelity Life Insurance Company
- Virginia Surety Company, Inc.
- Washington National Insurance Company