

A man with dark, curly hair, a beard, and glasses is sitting on a green armchair. He is playing an acoustic guitar and looking down at it. A baby is lying on his lap, looking up at him. The word "Harmony" is written in large, white, serif font across the middle of the image.

# Harmony

**Aetna Whole Health<sup>SM</sup> — Memorial Hermann  
Accountable Care Network plans**  
Health care focused on you

**aetna<sup>®</sup>**

*Memorial Hermann  
Accountable Care Network*

Aetna Whole Health — Memorial Hermann Accountable Care Network plans are a new way of looking at health care. We've designed these health benefits and insurance plans to improve the quality of your care, provide a better experience for you and your family and save you money.

You'll have access to a special network of primary care doctors,\* specialists and hospitals focused on you. Led by a primary care doctor you choose, your care team will work with you to:

- **Help keep you healthy or improve your health**, not just treat you when you're sick or injured
- **Better coordinate your care** and keep tabs on your prescriptions, lab results, health history and more
- **Spot problems and build personalized care plans** to treat you
- **Encourage you to play an active and informed role** in your health and health care decisions

## Tools to help you save money and manage your health

To be an active and informed member of your care team, you need to be in the know. And we can help get you there. Better manage your plan, your health and your budget by registering for your secure member website at **aetna.com**. There you can:

- Search for doctors, hospitals, pharmacies and more in your area
- Check your personal health record and see reminders for important preventive screenings
- Shop for the best deals on tests and procedures
- Review your claims and pay your bills

**Tip:** You'll save money and get more coordinated care when you stay in network and use Aetna Whole Health — Memorial Hermann Accountable Care Network doctors and hospitals.

\*In Texas, PCP is known as physician (primary care).

**Health benefits and health insurance plans are offered and/or underwritten by Aetna Health Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). Each insurer has sole financial responsibility for its own products.**

# Frequently asked questions about Aetna Whole Health plans

## **Q: How are the Aetna Whole Health — Memorial Hermann Accountable Care Network plans different from other plans?**

**A: First**, you'll have access to a special network of primary care doctors, specialists and hospitals focused on you. Led by a primary care doctor you select, your Aetna Whole Health — Memorial Hermann Accountable Care Network care team will work with you to help keep you healthy or improve your health.

**Second**, like other health plans, your Aetna Whole Health — Memorial Hermann Accountable Care Network doctors and hospitals get a fee for their services. Under the Aetna Whole Health plan, they can also earn more when they deliver higher quality care. So when they meet certain goals, they're rewarded. But if they fall short on those goals, they'll make less.

**Third**, we may share some of your health information with your Aetna Whole Health — Memorial Hermann Accountable Care Network providers in a secure manner in compliance with applicable law. That extra data can help them make parts of your care work better and cut down on duplicate tests or doctor visits that can add to your costs. However, providers who aren't part of the integrated network might not coordinate your care and the data may not be shared the way we described above.

## **Q: How does it work?**

**A:** To start off on the right foot, choose a primary care doctor to lead your Aetna Whole Health — Memorial Hermann Accountable Care Network care team. Your doctor and other health care providers will generally refer you to specialists and hospitals in the Memorial Hermann Accountable Care Network. Then, electronic health records help keep you and your care team on the same page. That's because they can keep track of your prescriptions, lab results, health history and more. Having this big-picture view of your health can also help them spot gaps in your care. And if they find that you're at risk for certain conditions, they can build a personalized care plan to treat you.

## **Q: Why should I choose a primary care doctor when I enroll?**

**A:** The doctor you pick will lead your care team. That's important because you should see your doctor not only when you're sick, but also for your annual wellness exam, including preventive screenings. Your doctor can also help you find care programs tailored to your needs. They can guide you on important health decisions. And coordinate your care across other specialties and facilities in your network.

## **Q: How do I find a primary care doctor?**

**A:** Visit [aetna.com/docfind](https://aetna.com/docfind) and:

- Type "primary care doctor" in the search field
- Enter your ZIP code or city and state
- Choose **(TX) Aetna Whole Health — Memorial Hermann Accountable Care Network** from the "Select a Plan" drop-down menu
- Pick a doctor from your search results

The name of your plan is located on your enrollment forms and ID card.

## **Q: Do I need to see my primary care doctor for referrals?**

**A:** Your plan doesn't require a referral to see a specialist, but it's always a good idea to consult with your primary care doctor on your care plan. They can then better coordinate your care across all facilities and specialists in your Aetna Whole Health plan network.

## **Q: How can I manage my health care on the go?**

**A:** After you register for your secure member website, you can download our free Aetna® Mobile app to:

- Find network doctors, urgent care centers, pharmacies and more
- View your member ID card, claims history and disability benefits
- Check your benefits and coverage information
- See how much tests, procedures and appointments could cost you with the Member Payment Estimator tool



**Q: How can I get the Aetna Mobile app?**

**A:** Text “Apps” to 23862 to download the free Aetna Mobile app now. To learn more, visit us at [aetna.com/mobile](https://aetna.com/mobile). After you download the app:

- Tap on “Aetna Mobile” and then if you haven’t already created an account on Aetna Navigator, you can do so on the app. If you already have a user name and password, you can log in via the app right away.
- Once you log in you’ll be able to view everything you can access on the Navigator website.

**Q: What if I’m not at home and need care?**

**A:** If your health or life is in serious danger, call 911 or go to the nearest hospital. You’ll be covered as though you stayed within the network.

**Q: How can I use my benefits effectively?**

**A:** First, register for your secure member website at [aetna.com](https://aetna.com). Next, pick a primary care doctor to lead your care team (if you didn’t already). Then, schedule your annual wellness exam. Finally, check out [myaetnawholehealth.com](https://myaetnawholehealth.com) for a member welcome guide and video.

**Q: What if I’m in the middle of care or treatment with a doctor outside the Aetna Whole Health — Memorial Hermann Accountable Care Network?**

**A:** You can work with your current doctor and request transition-of-care coverage. If we approve your request, you can stay with your current out-of-network doctor for a limited time at the highest benefits level. However, transition-of-care coverage is for your current doctor only. It doesn’t cover health care facilities, durable medical equipment (DME) or prescription drugs. So you’ll need to use Aetna Whole Health — Memorial Hermann Accountable Care Network facilities, DME vendors and pharmacies while you’re in treatment with your current doctor. And before your grace period ends, we can help transfer you to a new doctor within the Aetna Whole Health — Memorial Hermann Accountable Care Network.

**Tip:** If you need care after hours and your health or life isn’t in immediate danger, consider going to an urgent care clinic in the Aetna Whole Health — Memorial Hermann Accountable Care Network. They often have extended or weekend hours. That can be more convenient and cost less than a trip to the emergency room.

This material is for information only. Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health care services. If you are in a plan that requires the selection of a primary care physician and your primary care physician is part of an integrated delivery system or physician group, your primary care physician will generally refer you to specialists and hospitals that are affiliated with the delivery system or physician group. However, Aetna Whole Health providers that aren’t part of the integrated network may not coordinate your care and the data may not be shared in the manner described. Network provider information may be limited. 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 [aetna.com](https://aetna.com).

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