

Aetna Senior Supplemental Insurance

Automated underwriting and decisions

Frequently asked questions

Have your underwriting guidelines changed?

No, our underwriting guidelines have not changed.

Do all applications submitted via Aetna Quote & Enroll receive an automated underwriting decision?

All applications submitted via Aetna Quote & Enroll will receive one of the following automated decisions within 15 minutes of submittal: approved, declined, or review.

NOTE: Over 50% of submitted applications receive an automated “approved” or “declined” decision. “Review” means that the applicant’s prescription or medical claims history conflicts with our underwriting guidelines and a manual underwriting review will be conducted next.

Why does there seem to be a higher decline rate this AEP than in the past?

Our data shows that more applications than ever before have received approval decisions. We rely on accurate medical and prescription history from the applicant. If any information is inaccurate or missing, it will be flagged during the underwriting process.

NOTE: Applications that receive an automated “declined” decision is usually based on the use of a non-dual-use prescription and/or medical claim that should have been indicated with a “yes” on the application.

Who is Milliman IntelliScript?

We’ve contracted Milliman IntelliScript for over 15 years to provide underwriting related services. Milliman has an extensive historical database of medical claims and prescription drug records on millions of Americans. Our underwriting guidelines are combined with Milliman’s database/automation to enable us to make informed decisions, accurately and quickly – in minutes (instead of days) on large volumes of applications.

NOTE: Milliman is not making underwriting decisions. We make all decisions.

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Frequently asked questions (continued)

How do I know that Milliman's results align with the manual underwriting process?

We have collaborated with pharmacists and medical experts at Milliman to develop automated decision rules that follow our same guidelines that are used when manually processing applications.

NOTE: We continuously audit applications and test processes with Milliman to ensure accuracy and alignment with our manual underwriting process.

If an applicant disagrees with an automated declined decision, what can they do?

The applicant will receive a letter with the declined decision and the required steps to dispute the decision. They can request Milliman to forward their Consumer Report that includes prescription and medical claims history for review. If any of the information in the report is not accurate, they should work directly with Milliman to correct it. If the corrections change the declined decision, a member of our underwriting team will contact the agent about reopening the case.

NOTE: The Consumer Report will not include details about which underwriting rules resulted in the application declined decision.

If an applicant wants to request their Consumer Report from Milliman prior to receiving the decision letter, what can they do?

The applicant can request their Consumer Report by:

1. Going to Milliman's website at www.rxhistories.com – Enter name, address, phone number, email address, date of birth, last 4 digits of Social Security Number.
2. Calling Milliman at **877-211-4816** – Listen to the recorded message until the end when asked to “leave a message to obtain a copy of the Consumer Report.” The message should include all the same information required on the website request – see above.

NOTE: It is important to listen to the recorded message through to the very end. At some point during the message, it may say to “hang up and call the insurance company if you received a decline letter.” DO NOT HANG UP.

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Frequently asked questions (continued)

If I call your underwriting department about an automated declined decision, what can they do?

Our underwriting team must have the applicant's updated Consumer Report from Milliman in order to review the application. If information on the Consumer Report requires corrections, the applicant must work directly with Milliman.

What is the contact info for Milliman IntelliScript?

Website: www.rxhistories.com

Phone: **877-211-4816**

Email: fcrareport@milliman.com

Address: **P.O. Box 2223, Brookfield, WI 53008**

