



**Volume III, Edition 5** 

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## ARA taking a longer look at New Indemnity Plan

## Members see hidden problems In new Aetna Offering

As many of you know, Aetna has announced a change for Aetna retirees, moving us from the Aetna Medicare Indemnity Supplementary coverage to an Aetna Medicare Open Plan. Aetna worked with various retiree groups to try to get the "rollout" printed materials refined and clearly written, but many questions were not answered satisfactorily. Many ARA members have expressed concern that they do not have enough information to make the important decision about what to do in response.

Fortunately, many of you have written and called ARA, and we were able to respond by taking that wealth as proof of a problem to Aetna and asking for prompt help. Aetna genuinely wants a successful launch of this new product, and has agreed to work with us to get the issues addressed and your questions answered.

## **Among other things:**

Aetna will publish questions and answers about this new product on its website, and we have put the same information on the ARA website. The first questions and answers should appear early next week.

Aetna has promised to follow up with every doctor, hospital or other medical provider whose name you provide, who has indicated a reluctance to accept this new insurance.

We have already given Aetna the names you have sent in. In addition, we are attempting to get clear written materials from Aetna right away that you can take, mail, fax or email to your providers to assess their willingness to take this new insurance.

Aetna is trying to pull an audio copy of every call about the Open Plan to any of its telephone service lines to ascertain for them why clear and helpful information is not being transmitted to you when you call.

Aetna has been willing to spend a substantial amount of time on the telephone with us at ARA. They seem to understand the urgency and complexities of the problem. Next Monday, [March 5<sup>th</sup>] several of us will meet with the critical players at Aetna to keep developing our (and your) understanding of this new product, its benefits and its risks.

It is shocking, to say the least, that we are being asked to consider this new product for our retiree health coverage on a "take it or leave it" basis two months into a contract year with Aetna. Aetna seems to feel that the opportunity is too good to delay.

We, at ARA, understand that the Aetna Open Plan product is only going to be acceptable if it is <u>at least</u> equal in every way to the Medicare Parts A and B and Aetna Indemnity Supplemental coverage that we have today. The "equal to" includes, among many other things, the ability to continue using the same doctors, hospitals and other medical providers we use today.

Please keep your calls and emails coming. It is the only way we are going to understand all the issues that must be addressed. You can expect us to keep in touch with you through this website when new information comes to us.

## **CONTACT ARA!**

We welcome your comments, questions, ideas and letters to the editor. See mail and website addresses on page 1.

Dave Smith, Editor