

# 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 2 minutes of submittal: approved, declined, or review.

**NOTE:** Over 66% of submitted applications receive an automated “Approved” or “Declined” decision. “Additional Review” means that the applicant’s prescription and/or medical claims history conflicts with our underwriting guidelines. If you receive the “Additional Review” message, please choose the “Real-Time Decision” button. After clicking that button, you will see a list of questions that you will need to ask the applicant. This process replaces the previous time-consuming telephone interview process, where it was often difficult to reach the applicant, which led to some applications being withdrawn.

When you’re completing the answers for the new Real-Time Decision process, be sure to answer the questions completely and accurately. By taking extra care to provide accurate information with the applications you submit, you’re helping us protect the success of our products for you and your clients. Once you’ve finished answering the questions, just click the “Submit” button to receive the underwriting decision.

#### Who is Milliman IntelliScript?

We’ve contracted with 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:** We make all underwriting decisions based on our underwriting guidelines. Milliman provides the data and the rules engine. We work with them to maintain the rules and any modifications needed.

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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 and calibrate the automated decision rules that follow our underwriting guidelines.

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

#### 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/contact/#report](http://www.rxhistories.com/contact/#report) – Enter name, phone number, address, date of birth, last 4 digits of Social Security Number, email address. (Preferred method)
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/contact/#report](http://www.rxhistories.com/contact/#report)

Phone: **877-211-4816**

Email: [fcrareport@milliman.com](mailto:fcrareport@milliman.com)

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

