

BlueChoice HMO vs. Aetna

| | BlueChoice HMO | Aetna |
|---|---|---|
| Networks | BlueChoice | Aetna |
| PCP Required | Yes | Yes |
| Referrals Required | Yes | Yes |
| Copays | \$5 PCP/\$10 Specialist | \$5 PCP/\$10 Specialist |
| Deductibles | N/A | N/A |
| Out of Pocket | N/A | N/A |
| Coinsurance | 100% coverage with the exception of AI/IVF services which are covered at 50% AB | 100% coverage with the exception of AI/IVF services which are covered at 50% AB |
| Behavioral Health Vendor | Magellan Behavioral Health | Aetna Behavioral Health |
| Independent Labs | LabCorp | Quest |
| Urgent Care Centers | \$10 copay | \$25 copay |
| Emergency Room | \$50 copay; waived if admitted | \$50 copay; waived if admitted |
| Inpatient Hospital | No charge when approved | Covered in full when approved |
| Occupational, Physical, Speech Therapy | Limited to a combined 30 visits per condition per year | Combined 30 visits per condition per calendar year |
| Chiropractic Care | Limited to 20 visits per year | Limited to 20 visits per year |
| Acupuncture | Discount is available through the "Options" program. | Discount program available through Natural Alternatives Program |
| Vision Care | Davis Vision - \$10 copay for exam, discount on hardware. | Discounted savings through "Vision One" |

The main difference between the BlueChoice HMO plan and the Aetna plan is the network of providers. However, the majority of Aetna providers in the MD, DC, N. VA area are in the BlueChoice network.