

## *Aetna New Business Checklist*

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### **Small Group Market**

- Aetna allows the 1<sup>st</sup> and 15<sup>th</sup> of the month effective dates.
- Aetna will allow the 28th of the month if the group has prior coverage on that effective date and will be terminating as of then.
- New Business deadlines are:
  - o 1st of the month effective dates are due the 25th of the previous month.
  - o 15th of the month effective dates are due the 10th of the month.
- Aetna allows National Access on all plans, including HMO, if member resides in the service area.
  - o CT, DC, DE, MD,NJ, NY, PA and VA
- For employees outside of the service area, they must enroll in Aetna's Open Access MC plans to access coverage.
- Aetna's pediatric dental benefit is embedded in the medical and is not able to be removed from the product; however, you won't see an additional charge for it.
  - o It only applies to children 19 and under. There is no family benefit.
  - o This benefit will kick in after you have met your medical deductible and will vary based on medical plan in force.

### **Individual Market**

- Aetna does not allow brokers to sell Individual.
- The client must go direct to Aetna to buy the product.
- The individual pediatric dental product is built into the medical plan and it can't be removed.
  - o However, like on the group side, you won't see an additional charge for it.
  - o It only applies to children 19 and under. There is no family benefit.

If you have any questions or concerns, please contact [brokersupport@martinins.com](mailto:brokersupport@martinins.com)

References:

[New Business Checklist](#)

[NJ UW Guidelines](#)

[NJ Small Employer Cert](#)

[NJ Master Application](#)

[Member Change/Request Form](#)

[Funding Certification and Statement of Understanding Attestation Form](#)

[HSA Declaration of Understanding](#)

[Proof of Eligibility Form](#)

[NJ Waiver](#)

[2014 Addendum to New Business Input Documents](#)

[Employer Acknowledgment 90 Day Waiting Period](#)

[Group Medical Questionnaire](#)

[Summary of Benefits Confirmation](#)