Rapidly increasing healthcare expenditures are due, in large part, to overuse and misuse of expensive tests and treatments that fail to improve outcomes and compromise patient safety and quality of care. Nearly \$100 billion is spent in America each year on diagnostic imaging exams, despite agreement from experts that as many as one third of some imaging exams are not medically necessary.

As an Aetna member, your physician can order a broad range of diagnostic studies on your behalf. It is important to recognize that these procedures provide visual information and are not medical treatments. They provide diagnostic support when an ailment is suspected, an injury has occurred or to prepare for surgery.



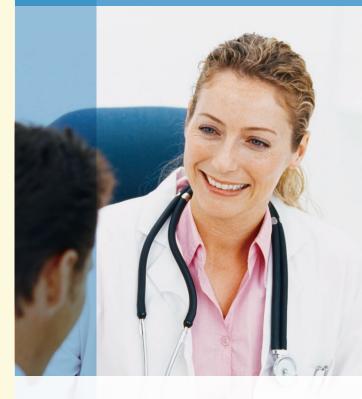
INTELLIGENT COST MANAGEMENT

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Your Radiology Benefits

A Member Guide from Aetna



We want you to know[®]



 Shrimpton, P.C; Miller, H.C; Lewis, M.A; Dunn, M. Doses from Computed Tomography (CT) examinations in the UK - 2003 Review
Feng Yi et al. Estimated cosmic radiation doses for flight personnel. Space Med Med Eng 15(4):265-9; 2002.

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The Prior Authorization Process

High-tech radiology and cardiology, like other medical procedures, requires prior authorization before coverage is provided for the study. The process is simple:

Prescribe:

Your doctor requests coverage for a particular imaging study (or studies) to assist his or her diagnosis.

Submittal:

The doctor's office submits the request to Aetna's Radiology Benefits Management provider -MedSolutions.

Review:

MedSolutions uses its clinical expertise in conjunction with national radiology standards to review all the details of the request: Is it the appropriate test, the right timing, the accurate body area, and an appropriate facility for the test?

Approval:

In the vast majority of cases, the study is approved – usually in a few minutes or less. In some cases, a peer-topeer discussion between doctors is necessary to get further clarification on the medical condition before the test is approved.



What if an imaging request is denied?

- In a small number of cases, an alternate recommendation is indicated during the review process. The specific rationale for a denial of coverage include:
- The physician did not order the most appropriate test
- A more limited imaging area is sufficient for the condition
- An alternative course of action is recommended at this time
- An accurate diagnosis can be made without subjecting the patient to unnecessary exposure to radiation or inconvenient and often uncomfortable testing.

What happens after a denial?

- If there is a denial, your physician will be phoned by MedSolutions. Your physician can discuss the case with a medical director in order to determine the best course of action. In some cases, your physician will provide additional information to support the request. In other cases, your physician will accept an alternate recommendation designed to provide the same or a better outcome.
- There is also an appeal process if you or your physician feels that there are extenuating circumstances that have not been considered

Should I be concerned about long-term radiation exposure?

- There is no conclusive evidence of exactly what long-term radiation exposure will do to the human body. It has been widely researched and accepted that radiation exposure accumulates over time. While the benefits of performing a needed test clearly outweigh the risk, the prudent course is to limit radiation exposure to what is medically necessary.
- Tests also vary greatly in the radiation dose delivered. A traditional chest X-ray might deliver 10 millirems of exposure while a chest CT might deliver 580 millirems.¹ The difference is that a CT scan is a much more sophisticated diagnostic tool.

By comparison, a flight attendant receives about 219 millrems per year on the job from cosmic radiation.²

MRIs, on the other hand, do not use radiation at all. Instead, they employ a powerful magnetic field, radio waves and a computer to indicate whether or not there is an injury or disease process present. While X-rays, MR and CT differ in radiation exposure, cost and availability, they each have an appropriate purpose as diagnostic tools.



About MedSolutions

Because you are an

Aetna member, your

range of diagnostic

studies on your behalf.

MedSolutions is a radiology management company that works with health plans to help them achieve appropriate and effective diagnostic imaging procedures for their members. MedSolutions uses a specialized team of physicians and nurses with high-tech radiology expertise to help your physician make diagnostic imaging decisions to meet your needs.

