

## PROVIDER FAQs – MEMBER COVERAGE AFTER INDIVIDUAL & FAMILY PLAN (IFP) TERMINATION DECEMBER 31, 2025

Question	Answer
<b>CONTINUITY OR TRANSITION OF CARE</b>	
<b>How is continuity or transition of care managed?</b>	<p>Continuity or transition of care allows members to continue receiving care from a provider who is not in the Aetna CVS Health® network if they are in an active course of treatment.</p> <p>Members and providers should coordinate with the member's new plan to secure the applicable approvals for continued care.</p> <p><b>This applies to new members enrolling in an Aetna CVS Health plan for 2025 or existing members whose provider leaves the network.</b></p>
<b>Are members enrolled in an Aetna CVS Health individual &amp; family plan (IFP) eligible for continuity or transition of care?</b>	<p><b>Yes.</b> Current Aetna CVS Health IFP members may request continuity or transition of care if their participating provider leaves the network <b>between now and December 31, 2025.</b></p>
<b>Will continuity or transition of care be available after December 31, 2025, for members enrolled in an Aetna CVS Health IFP?</b>	<p><b>No.</b> All continuity or transition of care approvals will <b>end on December 31, 2025</b>, when Aetna CVS Health exits the individual market. Members and providers should work with the member's new health plan during Open Enrollment to coordinate care. Aetna CVS Health will not have access to information about members' new coverage.</p>
<b>What if members switch to a new insurer and the current Aetna CVS Health provider is not in network?</b>	<p><b>A request for continuity or transition of care may need to be submitted to the new insurer.</b></p> <p>Aetna CVS Health is coordinating with Covered California to help identify members who may need to transition care and to notify both members and providers.</p>

Health plans are offered or underwritten or administered by Aetna Health of California Inc., Aetna Health Inc. (Florida), Aetna Health Inc. (Georgia), Aetna Life Insurance Company, Aetna Health of Utah Inc., Aetna Health Inc. (Pennsylvania), or Aetna Health Inc. (Texas) (Aetna). Aetna is part of the CVS Health® family of companies.

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<b>EXTENSION OF BENEFITS</b>	
<b>Is extension of benefits available to Aetna CVS Health® IFP members?</b>	<p>An extension of benefits allows continued coverage for certain services after a health plan ends, typically for members receiving inpatient or facility-based care. <b>Extension of benefits is not available, except in New Jersey.</b></p> <p>In accordance with New Jersey regulations, Aetna CVS Health will continue coverage for members admitted to a healthcare facility until they are discharged.</p> <p>While some states include extension provisions in their policies, these do not apply in the context of the Aetna CVS Health full market exit. <b>Members in other states will not receive benefit extensions beyond December 31, 2025.</b></p>
<b>CONTINUATION OF COVERAGE</b>	
<b>Can a member continue with Aetna CVS Health coverage after December 31, 2025, if disabled or on active duty?</b>	<b>No.</b> Continuation of coverage provisions do not apply in the context of the Aetna CVS Health market withdrawal. <b>All Aetna CVS Health IFP plans will terminate on December 31, 2025.</b>
<b>What should a member do to maintain coverage?</b>	Impacted members are encouraged to select a new plan with an alternative insurer during Open Enrollment to ensure uninterrupted coverage starting January 1, 2026.
<b>When is Open Enrollment?</b>	<p><b>Open Enrollment starts on November 1.</b></p> <ul style="list-style-type: none"> <li>If the member's plan is in Arizona, Delaware, Florida, Georgia, Illinois, Indiana, Kansas, Missouri, North Carolina, Ohio, Texas or Utah, they need to sign up by <b>December 15</b> to get coverage that starts on January 1.</li> <li>If the member's plan is in California, Maryland, Nevada, New Jersey or Virginia, they may have until <b>December 31</b> to sign up for coverage starting January 1. <ul style="list-style-type: none"> <li><b>Note:</b> In California, renewing members may begin selecting plans as early as <b>October 1.</b></li> </ul> </li> </ul>