Commercial Carrier Process to Request a Referral to a Specialist or NonPhysician Specialist  (Accurate as of August 1, 2022. Please check the MIA website for up-to-date information.)	
	Aetna Life Insurance Company
Consumer Contact Information	
Website	www.aetna.com
Phone Number	The member should refer to the phone number on the back of their membership card since the numbers may differ based on the plan.
Requesting a Referral	
Steps to request a non-panel (non-participating) provider specialist	The best source for instructions to obtain a referral is the members certificate, we do not have instructions on-line. A member can call the member service number on their card and request a referral to a non-participating provider and/or the provider can call or submit an on-line request through the secured provider toolkit.
Review full referral request procedures	A member can call the member service number on their card and request a referral to a non-participating provider and/or the provider can call or submit an on-line request through the secured provider toolkit.
Carrier's timeline to grant or deny request	72 Hours
Grievance process to appeal denial of a request	
How to file a grievance	Customer Resolution Team P. O. Box 14463 Lexington, KY 40512 Fax 859-425-3379

Number of days for final grievance decisions	Preservice - 15 calendar days Post Service - 30 calendar days
Number of days/hours for emergency grievance decisions	24 hours
Review full grievance process	https://www.aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html
Path:	Determine if you have an individual or group plan
	Choose your state from the drop down
	For group plans, choose your product
	Click on the link to the appropriate document based on your plan