

Find a Health Care Provider



Through your health plan, you have access to the Aetna network of doctors, hospitals, and facilities. Aetna is a national network with over 680,000 healthcare professionals and 6,000 participating hospitals, offering you a range of quality choices to help you stay healthy. With this access, you will be guaranteed lower copays and coinsurance when you receive care from an in-network provider versus one that is out-of-network.

Steps to finding an Aetna Network provider

1. Go to alliedbenefit.com/ProviderNetworks and select “Aetna Signature Administrators.”
2. Enter your location – ZIP, city, county, or state—and click “Search.”
3. Look up providers by typing into the general search bar or select from the categories shown.



In-Network vs. Out: What’s the difference?

To help you save money, your health plan provides access to a network of providers. These include:

- Doctors
- Hospitals
- Labs
- Radiology centers
- Surgical centers

To be a part of the plan’s network, these doctors and facilities must meet certain credential requirements and agree to accept a discounted rate for covered services under the health plan. These health care professionals are considered “in-network.”

If a doctor or facility has no contract with Aetna, they are considered “out-of-network” and can charge you full price. It’s usually much higher than the in-network discounted rate.

Why out-of-network care often costs more

You're probably being charged full price.

We don't have a contracted relationship with out-of-network doctors and facilities. So, we can't control what they charge for their services. And their rates may be higher than the discounted "in-network" rate.

You may be billed for the difference between the doctor's bill and what your plan will pay.

Many health plans list an amount that is the most they'll pay for a certain service received out-of-network. If the doctor or facility charges more than your plan is willing to pay, you pay the difference. In-network doctors and facilities have agreed not to do that.

Your share of costs is different – and usually higher:

When you use a doctor or facility that is out-of-network, your deductible and other out-of-pocket costs may be much higher than the in-network cost. Review your plan materials for details on your specific medical plan.

Questions?

Call the toll-free number on the back of your ID card.

