

# WHAT YOU NEED TO KNOW ABOUT BALANCE BILLING



## Providers are prohibited from billing members for the balance of a bill for any service(s) that are covered by NJ Medicaid and/or Aetna

Aetna Better Health of New Jersey members should NEVER receive a bill or a balance bill for covered services. Federal and state laws prohibit the practice of balance billing Medicaid/NJ FamilyCare beneficiaries. These regulations apply to both Medicaid/NJ FamilyCare-only beneficiaries, fully integrated dual eligible special needs (FIDE-SNP) members, as well as those eligible for Medicare coverage or other insurance. Aetna Better Health of New Jersey, its subcontracted vendors, or the State of New Jersey, are responsible for payment for all services included in the member's benefit package.

A member may be billed ONLY when the member knowingly agrees to receive non-covered services under the NJ Medicaid and NJ FamilyCare Programs

- Provider MUST notify the member in advance, in writing, that the charges will not be covered under the program
- Provider MUST have the member sign a statement agreeing to pay for the services and place the document in the member's medical record

Any member copayments you must collect are included in the [benefit listing on our website](#). Please note that copayments are not considered balance billing.

Per your contract with us, when a provider receives a Medicaid/NJFC FFS or managed care payment, the provider shall accept this payment as payment in full and shall not bill the beneficiary or anyone on the beneficiary's behalf for any additional charges.

### Providers who balance bill Aetna Better Health members could face the following consequences:

- Termination from the Aetna Better Health network
- Referral to the NJ Medicaid Fraud Division to open an investigation into the provider's action
- Referral to the Federal Department of Health & Human Services, US Office of Inspector General (HHS-OIG)

If you receive a claim denial, or what you deem to be an underpayment, please follow the instructions on your explanation of benefits regarding the appropriate next steps. This includes any services that are covered by Aetna Better Health with or without authorization.

### Questions about balance billing?

- Contact Provider Services at **1-855-232-3596** or by email at:  
**AetnaBetterHealth-NJ-ProviderServices@AETNA.com**
- Refer to The Department of Banking and Insurance [Bulletin No. 18-14](#)
- Visit our provider site at [aetnabetterhealth.com/newjersey/providers/index.html](https://aetnabetterhealth.com/newjersey/providers/index.html)