

# TUTORIAL – AETNA

## Introduction

This example features investigating an Aetna OAP plan:

- Sponsored by the State of Illinois
- Services delivered at the University of Chicago Medical Center
- Rates and physician coverage for three CPT billing codes

Each of the tutorials provides a unique perspective on how to work with MRF Explorer. This tutorial includes a focus on how to manipulate the data in Excel.

For your convenience a Nov 2022 Aetna MRF, for the State of Illinois OAP plans, is provided as one of the free to use sample MRFs. Immediately below is a table of the billing codes that we're interested in:

| Billing Code | Code Type | Description                          |
|--------------|-----------|--------------------------------------|
| 99205        | CPT       | New patient visit 60 minutes         |
| 99213        | CPT       | Established patient visit 15 minutes |
| 74176        | CPT       | CAT Scan ABD & PELVIS                |

## Preparing for the Search

To run MRF Explorer you should specify an EIN and/or NPIs (these would be level 1 NPI) to limit the results to answer a specific business question, and to fit within the comfort zone for Excel.

If you specify both EIN and NPI, the results will be limited to just NPIs for that EIN.

As an aside, should you leave the EIN blank, you may potentially see a given provider (NPI) repeated, should they work for more than one practice or facility, as each would have its own EIN.

There are very limited online resources for looking up EINs, of which the best is

[https://www.hipaaspace.com/ein/ein\\_verification/](https://www.hipaaspace.com/ein/ein_verification/)

If HIPAASPCE hadn't shown the EIN, you would need to do a web search for "ein university of chicago medical center". For larger institutions this usually reveals a helpful web page, such as this one below that shows the EIN of 36-3488183 (or equivalently 363488183).

**Nonprofit Explorer**  
Research Tax-Exempt Organizations

# UNIVERSITY OF CHICAGO MEDICAL CENTER

CHICAGO, IL 60637-1443 | TAX-EXEMPT SINCE MAY 1987

**EIN:** 36-3488183

**Classification (NTEE)**  
Hospital, General (Health — General and Rehabilitative)

**Nonprofit Tax Code Designation: 501(c)(3)**  
Defined as: Organizations for any of the following purposes: religious, educational, charitable, scientific, literary, testing for public safety, fostering national or international amateur sports competition (as long as it doesn't provide athletic facilities or equipment), or the prevention of cruelty to children or animals.

Donations to this organization are tax deductible.

More Resources: GuideStar

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## Tax Filings by Year

The IRS Form 990 is an annual information return that most organizations claiming federal tax-

### Search for a Nonprofit

Enter a nonprofit's name, a keyword, or city

Examples: ProPublica, Research or Minneapolis

Any State

Any Category

Any Type

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## Running MRF Explorer

Simply fill in the MFR Explorer form as shown below and click **Process** button:

|               |   |
|---------------|---|
| Sample URL    | Aetna Life Insurance 2022-11-05                               |
| EIN           | 363488183   |
| NPI           | ( leave blank )   |
| Billing Codes | 99205<br>99213<br>74176<br>( place each one on its own line ) |

Depending on your browser settings, MRF Explorer may or may not prompt you for where to save the **report.csv** file.

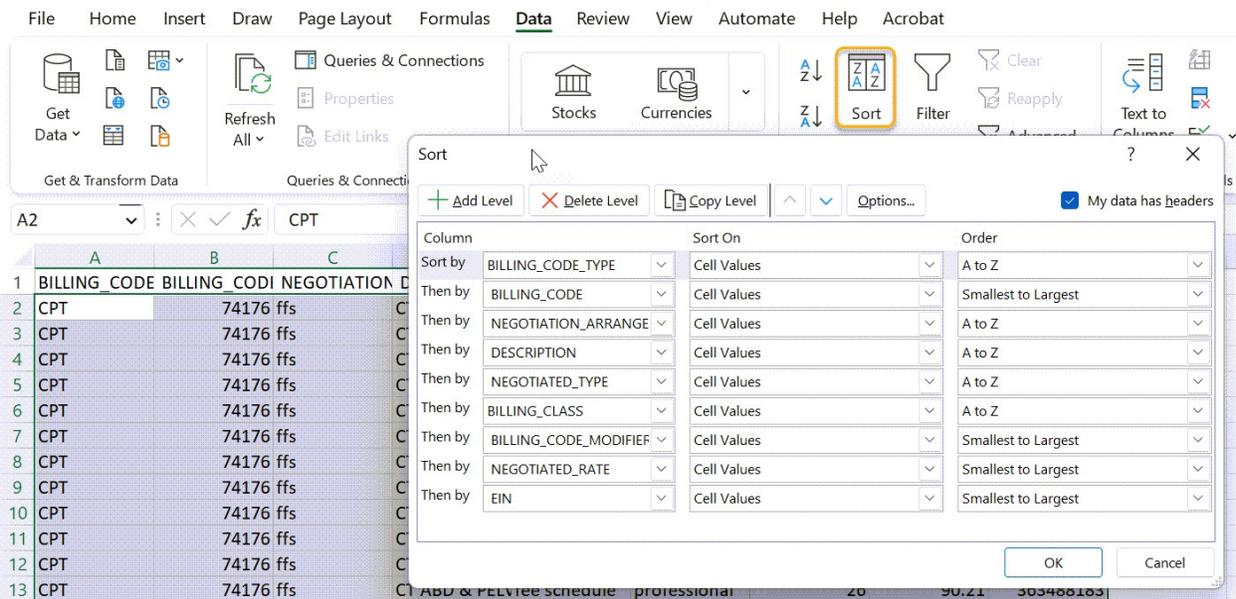
When you open the file in Excel or another spreadsheet program, you will see lots of data:

|   | A            | B            | C           | D                          | E          | F             | G            | H          | I         | J          | K |
|---|--------------|--------------|-------------|----------------------------|------------|---------------|--------------|------------|-----------|------------|---|
| 1 | BILLING_CODE | BILLING_CODI | NEGOTIATION | DESCRIPTION                | NEGOTIATED | BILLING_CLASS | BILLING_CODI | NEGOTIATED | EIN       | NPI        |   |
| 2 | CPT          | 99205        | ffs         | OFFICE O/P NE fee schedule |            | professional  | 30           | 45         | 363488183 | 1164044707 |   |
| 3 | CPT          | 99205        | ffs         | OFFICE O/P NE fee schedule |            | professional  | 30           | 45         | 363488183 | 1093934390 |   |
| 4 | CPT          | 99205        | ffs         | OFFICE O/P NE fee schedule |            | professional  | 30           | 45         | 363488183 | 1528580917 |   |
| 5 | CPT          | 99205        | ffs         | OFFICE O/P NE fee schedule |            | professional  | 30           | 45         | 363488183 | 1568013183 |   |

For a first pass analysis, this is too much detail. For a simpler view let's do the following:

- Copy the Excel sheet
- Remove the NPI column (on the reasonable hunch that all providers in the plan are compensated the same)
- Sort all columns (select all from left to right)
- Remove duplicate rows (select the entire sheet, and then click the Remove Duplicate icon)

Here you can see the sheet ready to be **sorted**:



Click **OK**.

Now select all the columns and select the Remove Duplicate icon:

The screenshot shows the Microsoft Excel interface with the 'Data' tab selected. A 'Remove Duplicates' dialog box is open, displaying the following options:

- Select All
- Unselect All
- My data has headers

The 'Columns' list contains the following items, all of which are checked:

- BILLING\_CODE\_TYPE
- BILLING\_CODE
- NEGOTIATION\_ARRANGEMENT
- DESCRIPTION
- NEGOTIATED\_TYPE

The background data table has the following columns: BILLING\_CODE, BILLING\_CODE, NEGOTIATION, DESCRIPTION, NEGOTIATED\_TYPE, and a numerical column. The first few rows are:

|    | A            | B            | C           | D                       | E               |
|----|--------------|--------------|-------------|-------------------------|-----------------|
| 1  | BILLING_CODE | BILLING_CODE | NEGOTIATION | DESCRIPTION             | NEGOTIATED_TYPE |
| 2  | CPT          | 74176        | ffs         | CT ABD & PELV fee sched | 3488183         |
| 3  | CPT          | 74176        | ffs         | CT ABD & PELV fee sched | 3488183         |
| 4  | CPT          | 74176        | ffs         | CT ABD & PELV fee sched | 3488183         |
| 5  | CPT          | 74176        | ffs         | CT ABD & PELV fee sched | 3488183         |
| 6  | CPT          | 74176        | ffs         | CT ABD & PELV fee sched | 3488183         |
| 7  | CPT          | 74176        | ffs         | CT ABD & PELV fee sched | 3488183         |
| 8  | CPT          | 74176        | ffs         | CT ABD & PELV fee sched | 3488183         |
| 9  | CPT          | 74176        | ffs         | CT ABD & PELV fee sched | 3488183         |
| 10 | CPT          | 74176        | ffs         | CT ABD & PELV fee sched | 3488183         |
| 11 | CPT          | 74176        | ffs         | CT ABD & PELV fee sched | 3488183         |
| 12 | CPT          | 74176        | ffs         | CT ABD & PELV fee sched | 3488183         |

Click **OK**.

Microsoft Excel

577 duplicate values found and removed; 25 unique values remain. Note that counts may include empty cells, spaces, etc.

OK

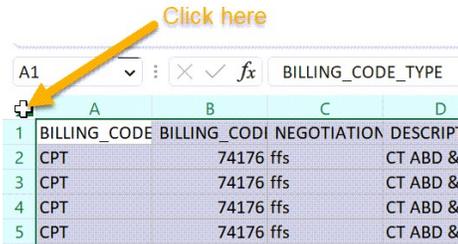
Click **OK**.

Here is the sorted data with duplicates removed:

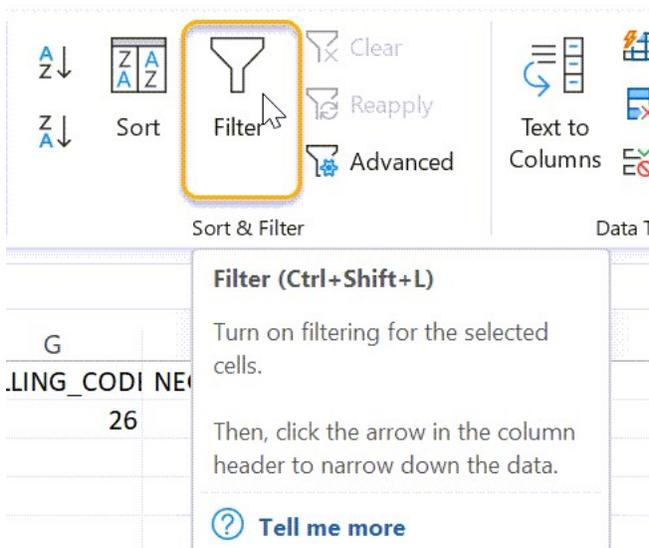
|    | A            | B            | C           | D             | E            | F             | G            | H          | I         |
|----|--------------|--------------|-------------|---------------|--------------|---------------|--------------|------------|-----------|
| 1  | BILLING_CODE | BILLING_CODI | NEGOTIATION | DESCRIPTION   | NEGOTIATED   | BILLING_CLASS | BILLING_CODI | NEGOTIATED | EIN       |
| 2  | CPT          | 74176        | ffs         | CT ABD & PELV | fee schedule | professional  | 26           | 90.21      | 363488183 |
| 3  | CPT          | 74176        | ffs         | CT ABD & PELV | fee schedule | professional  | TC           | 120.14     | 363488183 |
| 4  | CPT          | 74176        | ffs         | CT ABD & PELV | fee schedule | professional  |              | 210.35     | 363488183 |
| 5  | CPT          | 74176        | ffs         | CT ABD & PELV | negotiated   | institutional |              | 1200       | 363488183 |
| 6  | CPT          | 99205        | ffs         | OFFICE O/P NE | fee schedule | professional  | 30           | 45         | 363488183 |
| 7  | CPT          | 99205        | ffs         | OFFICE O/P NE | fee schedule | professional  | 52           | 77.93      | 363488183 |
| 8  | CPT          | 99205        | ffs         | OFFICE O/P NE | fee schedule | professional  | 52           | 93.27      | 363488183 |
| 9  | CPT          | 99205        | ffs         | OFFICE O/P NE | fee schedule | professional  | 55           | 23.38      | 363488183 |
| 10 | CPT          | 99205        | ffs         | OFFICE O/P NE | fee schedule | professional  | 55           | 27.98      | 363488183 |
| 11 | CPT          | 99205        | ffs         | OFFICE O/P NE | fee schedule | professional  | 56           | 15.59      | 363488183 |
| 12 | CPT          | 99205        | ffs         | OFFICE O/P NE | fee schedule | professional  | 56           | 18.65      | 363488183 |
| 13 | CPT          | 99205        | ffs         | OFFICE O/P NE | fee schedule | professional  |              | 175.2      | 363488183 |
| 14 | CPT          | 99205        | ffs         | OFFICE O/P NE | fee schedule | professional  |              | 198.56     | 363488183 |
| 15 | CPT          | 99205        | ffs         | OFFICE O/P NE | fee schedule | professional  |              | 233.59     | 363488183 |
| 16 | CPT          | 99213        | ffs         | OFFICE O/P ES | fee schedule | professional  | 30           | 45         | 363488183 |
| 17 | CPT          | 99213        | ffs         | OFFICE O/P ES | fee schedule | professional  | 52           | 28.25      | 363488183 |
| 18 | CPT          | 99213        | ffs         | OFFICE O/P ES | fee schedule | professional  | 52           | 38.19      | 363488183 |
| 19 | CPT          | 99213        | ffs         | OFFICE O/P ES | fee schedule | professional  | 55           | 8.47       | 363488183 |
| 20 | CPT          | 99213        | ffs         | OFFICE O/P ES | fee schedule | professional  | 55           | 11.46      | 363488183 |
| 21 | CPT          | 99213        | ffs         | OFFICE O/P ES | fee schedule | professional  | 56           | 5.65       | 363488183 |
| 22 | CPT          | 99213        | ffs         | OFFICE O/P ES | fee schedule | professional  | 56           | 7.64       | 363488183 |
| 23 | CPT          | 99213        | ffs         | OFFICE O/P ES | fee schedule | professional  |              | 62.83      | 363488183 |
| 24 | CPT          | 99213        | ffs         | OFFICE O/P ES | fee schedule | professional  |              | 71.21      | 363488183 |
| 25 | CPT          | 99213        | ffs         | OFFICE O/P ES | fee schedule | professional  |              | 83.77      | 363488183 |

Let's take another step and hide all the rows with a non-blank billing code modifier, as we're primarily interested in the total rate, not the components and special circumstances given by the billing code modifier. To do so:

1. Select the entire sheet



2. Select the Filter icon:



3. Select the "Billing Code Modifier" dropdown in cell G1, and pick (Blanks):

|    | A         | B        | C        | D        | E  | F         | G        | H        | I         | J |
|----|-----------|----------|----------|----------|--|-----------|----------|----------|-----------|---|
| 1  | BILLING_C | "BILLING | "NEGOTIA | "DESCRIP | "NEGOTIA                                 | BILLING_C | "BILLING | "NEGOTIA | "EIN"     |   |
| 2  | CPT       | 74176    | ffs      | CT ABD   | Sort Smallest to Largest                 |           |          | 1200     | 363488183 |   |
| 3  | CPT       | 74176    | ffs      | CT ABD   | Sort Largest to Smallest                 |           |          | 90.21    | 363488183 |   |
| 4  | CPT       | 74176    | ffs      | CT ABD   | Sort by Color                            |           |          | 120.14   | 363488183 |   |
| 5  | CPT       | 74176    | ffs      | CT ABD   | Sheet View                               |           |          | 210.35   | 363488183 |   |
| 6  | CPT       | 99205    | ffs      | OFFICE   | Clear Filter From ""BILLING_CODE_MOD..." |           |          | 15.59    | 363488183 |   |
| 7  | CPT       | 99205    | ffs      | OFFICE   | Filter by Color                          |           |          | 15.59    | 363488183 |   |
| 8  | CPT       | 99205    | ffs      | OFFICE   | Number Filters                           |           |          | 175.2    | 363488183 |   |
| 9  | CPT       | 99205    | ffs      | OFFICE   | Search                                   |           |          | 18.65    | 363488183 |   |
| 10 | CPT       | 99205    | ffs      | OFFICE   | (Select All)                             |           |          | 198.56   | 363488183 |   |
| 11 | CPT       | 99205    | ffs      | OFFICE   | 26                                       |           |          | 23.38    | 363488183 |   |
| 12 | CPT       | 99205    | ffs      | OFFICE   | 30                                       |           |          | 233.59   | 363488183 |   |
| 13 | CPT       | 99205    | ffs      | OFFICE   | 52                                       |           |          | 27.98    | 363488183 |   |
| 14 | CPT       | 99205    | ffs      | OFFICE   | 55                                       |           |          | 77.93    | 363488183 |   |
| 15 | CPT       | 99205    | ffs      | OFFICE   | 56                                       |           |          | 93.27    | 363488183 |   |
| 16 | CPT       | 99205    | ffs      | OFFICE   | TC                                       |           |          | 45       | 363488183 |   |
| 17 |           |          |          |          | (Blanks)                                 |           |          |          |           |   |
| 18 |           |          |          |          | OK                                       |           |          |          |           |   |
| 19 |           |          |          |          | Cancel                                   |           |          |          |           |   |
| 20 |           |          |          |          |  |           |          |          |           |   |
| 21 |           |          |          |          |  |           |          |          |           |   |
| 22 |           |          |          |          |  |           |          |          |           |   |
| 23 |           |          |          |          |  |           |          |          |           |   |
| 24 |           |          |          |          |  |           |          |          |           |   |
| 25 |           |          |          |          |  |           |          |          |           |   |

We are now looking at the essential results:

|    | A          | B          | C         | D             | E               | F             | G          | H         | I         | J |
|----|------------|------------|-----------|---------------|-----------------|---------------|------------|-----------|-----------|---|
| 1  | BILLING_CO | BILLING_CC | NEGOTIATI | DESCRIPTIC    | NEGOTIATE       | BILLING_CL    | BILLING_CC | NEGOTIATE | EIN       |   |
| 4  | CPT        | 74176      | ffs       | CT ABD & PELV | fee schedule    | professional  |            | 210.35    | 363488183 |   |
| 5  | CPT        | 74176      | ffs       | CT ABD & PELV | negotiated      | institutional |            | 1200      | 363488183 |   |
| 13 | CPT        | 99205      | ffs       | OFFICE O/P    | NE fee schedule | professional  |            | 175.2     | 363488183 |   |
| 14 | CPT        | 99205      | ffs       | OFFICE O/P    | NE fee schedule | professional  |            | 198.56    | 363488183 |   |
| 15 | CPT        | 99205      | ffs       | OFFICE O/P    | NE fee schedule | professional  |            | 233.59    | 363488183 |   |
| 23 | CPT        | 99213      | ffs       | OFFICE O/P    | ES fee schedule | professional  |            | 62.83     | 363488183 |   |
| 24 | CPT        | 99213      | ffs       | OFFICE O/P    | ES fee schedule | professional  |            | 71.21     | 363488183 |   |
| 25 | CPT        | 99213      | ffs       | OFFICE O/P    | ES fee schedule | professional  |            | 83.77     | 363488183 |   |

The precise definition of columns C ( Negotiation Arrangement ), column E (Negotiated Type), and column F (Billing Class) are provided in the CMS documentation on GitHub at <https://github.com/CMSgov/price-transparency-guide/tree/master/schemas/in-network-rates#negotiated-price-object>

A few payers repeat this information on their web site, but it's typically just cut-and-paste, so best to go to the CMS source.

## Interpreting the Results

Let's take a close look at the results. The first observation is that the number of unique rates is surprisingly few.

What can be seen specific to the 74176 CAT Scan is that Aetna will:

4. Pay \$1200 as the *institutional* fee, for usage of the medical center
5. Pay \$210.35 for the *professional* fee physician, for the radiologist(s)

The situation for 99205 New patient office visit (60+ minute) is not as straightforward:

6. We see three rates: \$175.20, \$198.56 and \$233.59 without an explanation for why there isn't a single rate
7. The negotiated type is *fee schedule*, so the member/patient liability will vary accordingly

The situation for 99213 is the same, with three rates, and no explanation.

Per CMS schema guidelines, there are three fields in the MRF template where such a variation in rate can be explained:

8. **description**
9. Array of **service\_code** (list of facilities where the service is delivered at the given rate)
10. **additional\_information** field (flexible text field)

For this MRF, none of these three fields explained the variation.

At Keyark, we did a deeper yet dive into this MRF (also available as a custom service). We checked, and neither field explains the multiple rates. For the purposes of analysis, the recommended approach is to assume the patient cost will be the highest rate.

Note that MRF Explorer, designed for a quick exploration of the MRFs, does not (yet) display either the `service_code` nor the `additional_information` fields. The reason is that at this time, for most payers and MRFs, these fields either do not exist or, if they exist, do not provide useful information.

The multiple rate situation described here is quite common for this initial generation of MRF files seen in 2022. Payers vary in their technical ability to generate correct and comprehensive MRFs.

Before concluding this tutorial, let's drill down into the detail, as provided in the Excel sheet showing the billing code modifier. Let's examine the CAT scan rows:

|   | A       | B            | C          | D               | E            | F             | G                     | H               |
|---|---------|--------------|------------|-----------------|--------------|---------------|-----------------------|-----------------|
| 1 | BILLING | BILLING_CODE | NEGOTIATED | DESCRIPTION     | NEGOTIATED   | BILLING_CLASS | BILLING_CODE_MODIFIER | NEGOTIATED_RATE |
| 2 | CPT     | 74176        | ffs        | CT ABD & PELVIS | fee schedule | professional  | 26                    | 90.21           |
| 3 | CPT     | 74176        | ffs        | CT ABD & PELVIS | fee schedule | professional  | TC                    | 120.14          |
| 4 | CPT     | 74176        | ffs        | CT ABD & PELVIS | fee schedule | professional  |                       | 210.35          |
| 5 | CPT     | 74176        | ffs        | CT ABD & PELVIS | negotiated   | institutional |                       | 1200            |

The \$1200 *institutional* fee is the hospital reimbursement rate, for use of their facility. The *professional* fee is the provider reimbursement rate which totals \$210.35 (row with a blank billing code modifier). This comprises \$120.14 for the technical component (modifier TC) and \$90.21 for the interpretation (modifier 26) component, meaning reading the CAT scan and writing the report.

## SOURCE MRF

This tutorial utilized a beta version of the MRF Explorer to search the 2022-11-05\_db7c0dbb-d329-4933-bb11-8761b3f854dc\_Aetna-Life-Insurance-Company.json.gz MRF file.

You can navigate to the latest version of this MRF by visiting

[https://health1.aetna.com/app/public/#/one/insurerCode=AETNACVS\\_I&brandCode=ALICSI/machine-readable-transparency-in-coverage?reportingEntityType=Third%20Party%20Administrator\\_97054907&lock=true](https://health1.aetna.com/app/public/#/one/insurerCode=AETNACVS_I&brandCode=ALICSI/machine-readable-transparency-in-coverage?reportingEntityType=Third%20Party%20Administrator_97054907&lock=true)

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