

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

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

Health plans are offered and/or insured by Innovation Health Plan, Inc. ("Innovation Health"). Innovation Health® is the brand name used for products and services provided by Innovation Health Plan, Inc. Innovation Health Plan, Inc. is an affiliate of Aetna Life Insurance Company and its affiliates (Aetna). Aetna provides certain management services to Innovation Health. Aetna is part of the CVS Health® family of companies.

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

Question	Answer
EXTENSION OF BENEFITS	
Is extension of benefits available to Innovation Health® IFP members?	<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. Extension of benefits is not available.</p> <p>While some states include extension provisions in their policies, these do not apply in the context of the Innovation Health full market exit. Members will not receive benefit extensions beyond December 31, 2025.</p>
CONTINUATION OF COVERAGE	
Can a member continue with Innovation Health coverage after December 31, 2025, if disabled or on active duty?	No. Continuation of coverage provisions do not apply in the context of the Innovation Health market withdrawal. All Innovation Health IFP plans will terminate on December 31, 2025.
What should a member do to maintain coverage?	Impacted members are encouraged to select a new plan with an alternative insurer during Open Enrollment to ensure uninterrupted coverage starting January 1, 2026.
When is Open Enrollment?	Open Enrollment starts on November 1 and goes on until December 31.