Aetna Individual Insurance

Please note that the Aetna individual plans are medically underwritten and the quoted rates are list rates, which may increase upon medical underwriting. Coverage may even be denied. It may take from a few days to several weeks to get through the underwriting process.

Once you are done reading these instructions, please go back to our web-site and click on
- ➢ "Click here to view a copy of the Aetna application". Please read the Aetna application carefully and gather all the requested information before proceeding.
- ➢ Then "Click here to apply for Aetna coverage"

1. Enter your zip code and then input requested effective date
2. Leave priority code blank
3. Click 'apply online'
4. Enter the reason for applying
5. Type in gender and date of birth for persons requesting coverage
6. Click 'apply'
7. Select the plan you are interested in by scrolling down the list
8. Click 'apply now'
9. This will take you to a screen where you will see a summary of the plan you are applying for. Click 'continue' here
10. This will take you to a registration screen where you will need to create a User ID and Password
11. Once registered use the paper application as your guide and fill in the information online
12. Click 'continue' upon completion of each section
13. At the end of the application process, you will be able to double check all information and edit as needed
14. If all information is correct submit application
15. You will receive an email from Aetna verifying your submission and requesting confirmation

Aetna may contact you to verify information or request copies of medical records.

If you are approved, Aetna will send you an email with rates for all plans. They will also ask you to approve the coverage offer for your specific plan. If you want the coverage at that price, please approve it. If not, you can approve coverage for one of the alternate plans listed or just do nothing.

Please contact us if you have any questions along the way.