TrueCycle RCM

FREE CHEAT SHEET
UPDATED OCTOBER 2026

Aetna timely filing cheat sheet, 2026

Aetna commercial and Medicare Advantage. What Aetna publishes, what your contract decides, and the paper claim address by state.

Deadlines

SITUATION	DEADLINE	CLOCK STARTS
New claim, in network	**Your contract** (90 days is the common term)	Date of service
New claim, out of network (medical)	**12 months**	Date of service
New claim, out-of-network dentist	**27 months**	Date of service
Reconsideration (first-level dispute)	**180 calendar days**	Initial claim decision
Appeal after a reconsideration	**60 calendar days**	Reconsideration decision
Medicare non-contracted, straight to appeal	**Up to 65 days**	Claim decision

Paper medical claims

AL, AK, AR, AZ, CA, FL, GA, HI, ID, LA, MS, NC, NM, NV, OR, SC, TN, UT, WA

Aetna
PO Box 14079, Lexington, KY 40512-4079

Aetna Voluntary Plans also use this address (payer ID 57604)

ALL OTHER STATES, PLUS ALL MEDICARE ADVANTAGE AND AETNA STUDENT HEALTH

Aetna
PO Box 981106, El Paso, TX 79998-1106

CO, CT, DC, DE, IA, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MT, ND, NE, NH, NJ, NY, OH, OK, PA, RI, SD, TX, VA, VT, WI, WV, WY

APPEALS, DISPUTES, RECONSIDERATIONS

Mail to the PO box printed on the EOB or denial letter

Or file the reconsideration in Availity (claim must be in Finalized status)

PROVIDER PHONE NUMBERS

Medicare Advantage and HMO: 1-800-624-0756

All other plans: 1-888-632-3862 (1-888-MDAetna)

Before you send

- ☐ Find the filing clause in your Aetna agreement (search “timely”). Until you have it, work to 90 days.
- ☐ Corrected claim inside the window: electronic replacement, frequency code **7** (void = **8**), with the original claim number.
- ☐ Corrected claim outside the window: use a reconsideration with proof of when the original was accepted.
- ☐ Reconsideration: send claim ID, member ID, dates of service, billed amounts, the codes in dispute and documents.

Sources: Aetna provider manual (June 2026); Aetna state supplement (August 2026); Aetna disputes and appeals pages; Aetna At a Glance guide (8/26).

General information, not legal advice. Your provider agreement or state law can change these numbers, and the address on the EOB or ID card always wins.

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