



# Welcome To Ambetter from Superior HealthPlan

Your Partner In Better Healthcare  
2024 Provider Orientation

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# AGENDA

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## OVERVIEW

- Who We Are
- Affordable Care Act
- The Health Insurance Marketplace
- Our Networks

## WHAT YOU NEED TO KNOW

- Key Contact Information
- Provider Manual
- Provider Engagement
- Public Website and Secure Portal
- Verification of Eligibility, Benefits and Cost Shares
- Referrals
- Prior Authorization
- Claims, Billing and Payments
- Complaints, Grievances and Appeals
- Specialty Companies and Vendors

## QUESTIONS & ANSWERS



## 2024 Provider Orientation

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# OVERVIEW

# WE ARE AMBETTER

We provide market-leading, affordable health insurance on the marketplace.

**#1 carrier**

on the health insurance marketplace

**2014**

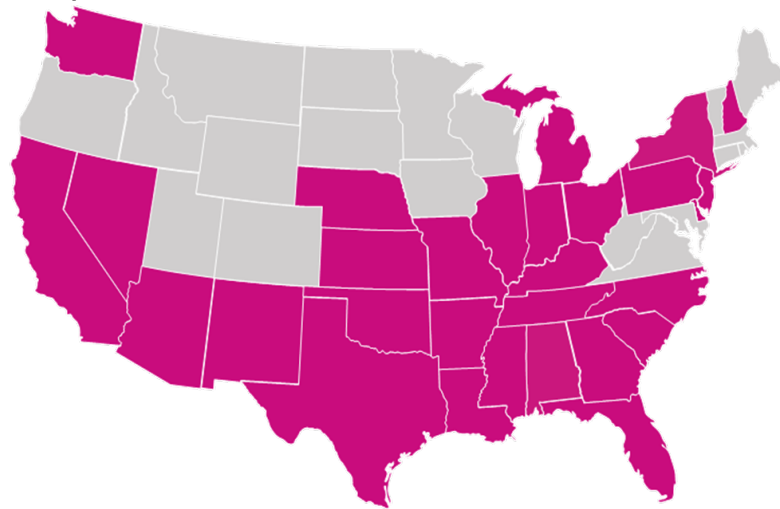
year that Ambetter began

**3.3M+**

members insured

**29**

states



## LOCAL APPROACH TO CARE

Ambetter delivers high quality, locally-based healthcare services to its members, with our providers benefiting from enhanced collaboration and strategic care coordination programs.

We target a focused demographic.

We target lower income, underinsured and uninsured



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# PARTNERSHIP

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- The **Ambetter plan design philosophy** is to provide affordable care to individuals or families that need to purchase healthcare coverage on their own.
- **Our products** focus on various cost shares — many with low or no copay amounts — to meet the budget and utilization needs of these consumers. This gives our members the peace of mind that they have full comprehensive medical coverage.
- Additionally, the **emphasis on reducing barriers and improving access to care** mitigates the risk of individuals showing up without insurance (uncompensated care). Ambetter's generous cost-sharing initiatives lower patient financial responsibility while also reducing the amount that providers need to collect at time of service.
- Most importantly, Ambetter plans encourage members to establish relationships with their primary care providers to **achieve favorable health outcomes**.

**We are proud to be your partner.**

# AFFORDABLE CARE ACT

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## AFFORDABLE CARE ACT (ACA): Key Objectives

- Increase access to quality health insurance
- Improve affordability

## ADDITIONAL PARAMETERS:

- Dependent coverage to age 26
- No lifetime maximum benefits
- Preventative care covered at 100%
- Insurer minimum loss ratio (80%\* for individual coverage)



# AFFORDABLE CARE ACT

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## REFORM THE COMMERCIAL INSURANCE MARKET – MARKETPLACE OR EXCHANGES

- No more underwriting – guaranteed issue.
- There is no longer a federal tax penalty associated with not having minimum essential coverage\*.
- Minimum standards for coverage: benefits and cost sharing limits.
- The ACA created premium tax credits (also known as subsidies) and Cost-Sharing Reductions (CSR) to help reduce costs for eligible consumers who buy a plan through the Marketplace.
- Subsidies may be available to eligible individuals/families who have a household income between 100 and 400 percent of the Federal Poverty Level (FPL), based on the taxpayer's family size.
  - Currently, the subsidy cap has been eliminated through Plan Year 2025, but that may be extended.
- CSRs are available to eligible individuals/families who have a household income between 100 and 250 percent of the FPL, based on the taxpayer's family size.

*\*States may enact tax penalties for not purchasing insurance*

# HEALTH INSURANCE MARKETPLACE

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The Health Insurance Marketplace is a service available in every state that helps people shop for and enroll in affordable health insurance. The federal government operates the Marketplace for most states, but some states run their own Marketplaces.

The Health Insurance Marketplace provides health plan shopping and enrollment services through websites, call centers, and in-person help. Visit [HealthCare.gov](https://www.healthcare.gov) for more information.

## Potential members can:

- Register for the exchange
- Determine eligibility for all health insurance programs (including Medicaid)
- Shop for plans
- Enroll in a plan
- Exchanges may be state-based, federally facilitated, or a federal-state hybrid — **Texas is a federally facilitated Marketplace**

*The Health Insurance Marketplace is the ONLY WAY to purchase insurance and receive subsidies.*





# HEALTH INSURANCE MARKETPLACE

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## FINANCIAL COMES IN THE FORM OF:

- Advanced Premium Tax Credits (APTC)
- Cost-Sharing Reductions (CSR)

## ALL BENEFIT PLANS HAVE COST SHARES IN THE FORM OF COPAYS, COINSURANCE AND DEDUCTIBLES

- Some members qualify for assistance with their cost shares based on income level

*The Health Insurance Marketplace is the ONLY WAY to purchase insurance and receive subsidies.*





2024 Provider Orientation

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# OUR NETWORKS

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- Ambetter offers a robust suite of innovative networks that give members more coverage options to fit their needs and budget.
  - By offering increased product options, Ambetter also benefits providers by giving them exclusive access to new patient populations.
  - Each Ambetter network is designed to offer members a unique type of coverage option specific to their state. This means that member plans and benefits can vary, and there may be referral or prior authorization requirements for certain types of care to be covered.
  - As a provider, it is important you confirm which network and plan a member is in before extending care. This information is located on the member's ID card and can also be confirmed when verifying the member's eligibility.

## OUR NETWORKS

# AMBETTER HEALTH SILVER AND GOLD

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- The Ambetter Health Silver and Gold network is our broadest network of healthcare providers and hospitals offering affordable care to individuals or families that need to purchase healthcare coverage on their own.
- Ambetter Health Silver Care plans provide the best value and most balance between monthly premiums and out-of-pocket costs.
- Ambetter Health Gold offers peace of mind for all healthcare needs. Members can expect higher monthly premiums to limit out-of-pocket expenses later.



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# PCP SELECTION

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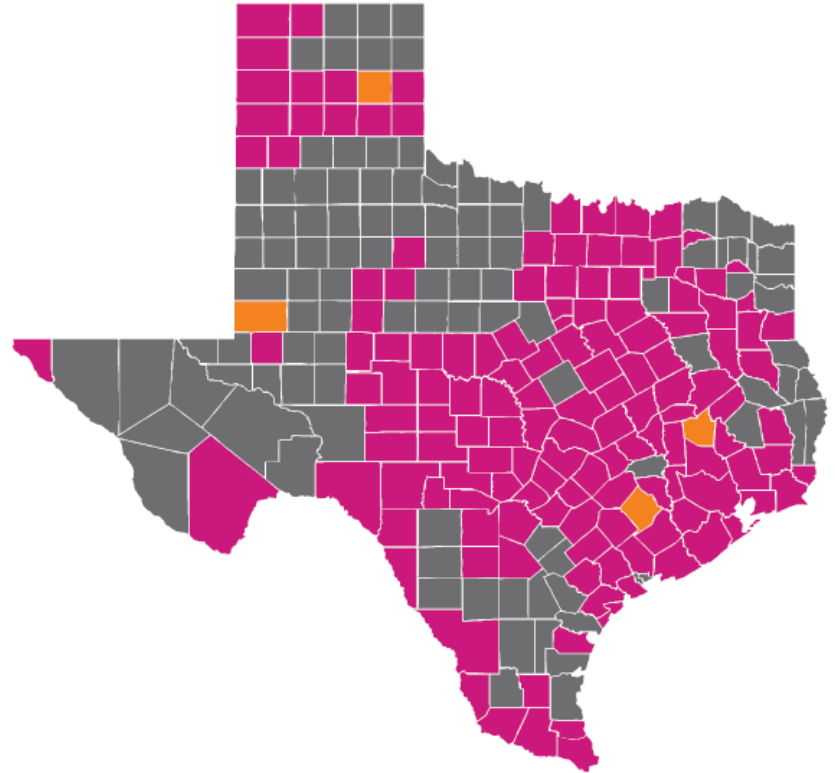
- Ambetter Health emphasizes to members the importance of establishing a medical home (better care, greater appointment availability, consistent care, etc.). Part of that is the selection of a Primary Care Provider (PCP).
- While Silver and Gold members may see any provider they choose, Ambetter Health encourages providers to emphasize the importance of the medical home relationship to members.
- PCPs can still administer service if the member is not assigned to them and may wish to have member assigned to them for future care.
- PCPs should confirm that a member is assigned to their patient panel.
  - This can be done through the Secure Provider Portal.

# AMBETTER HEALTH 2024

## SILVER AND GOLD

### Counties:

- Andrews, Aransas, Armstrong, Atascosa, Austin, Bandera, Bastrop, Bell, Bexar, Blanco, Bosque, Brazoria, Brazos, Brewster, Brooks, Brown, Burleson, Burnet, Caldwell, Calhoun, Cameron, Camp, Carson, Castro, Chambers, Cherokee, Coke, Coleman, Collin, Collingsworth, Colorado, Comal, Comanche, Concho, Cooke, Dallam, Dallas, Deaf Smith, Delta, Denton, DeWitt, Donley, Ector, Edwards, El Paso, Ellis, Falls, Fannin, Fayette, Fisher, Fort Bend, Freestone, Frio, Galveston, Gillespie, Goliad, Gonzales, Gray, Grayson, Gregg, Grimes, Guadalupe, Hamilton, Hardin, Harris, Hartley, Hays, Henderson, Hidalgo, Hill, Hood, Houston, Hunt, Irion, Jack, Jackson, Jefferson, Johnson, Kendall, Kerr, Kimble, Kinney, Lampasas, Lavaca, Lee, Leon, Liberty, Limestone, Llano, Madison, Mason, Matagorda, Maverick, McCulloch, McLennan, Medina, Menard, Milam, Mills, Mitchell, Montague, Montgomery, Nacogdoches, Navarro, Nueces, Oldham, Orange, Palo Pinto, Panola, Parker, Parmer, Potter, Rains, Randall, Real, Refugio, Robertson, Rockwall, Runnels, Rusk, San Jacinto, San Saba, Schleicher, Scurry, Sherman, Smith, Somervell, Starr, Sterling, Stonewall, Sutton, Tarrant, Tom Green, Travis, Trinity, Tyler, Val Verde, Van Zandt, Victoria, Walker, Waller, Webb, Wharton, Wheeler, Willacy, Williamson, Wise, Wood, Zapata



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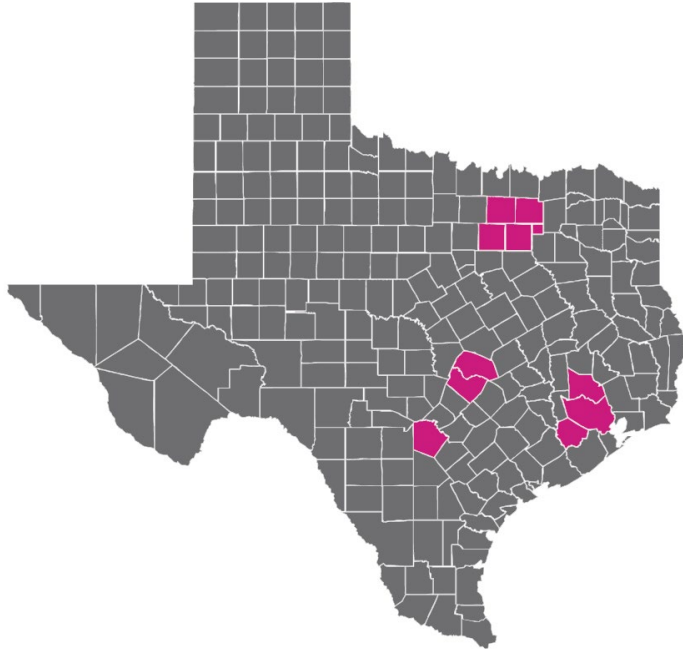
# AMBETTER VALUE

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- Value has a more restrictive, yet inclusive and adequate network being offered within a limited set of counties:
  - Bexar, Collin, Dallas, Denton, Fort Bend, Harris, Montgomery, Rockwall, Tarrant, Travis, Williamson.
- The Ambetter Health Value plan design differs in the following:
  - New for 2024, members will be assigned a PCP at the practitioner level.
  - Any specialty care rendered by a specialist outside of the PCP's group will require a referral prior to services being rendered to our members.
- Referrals are NOT required or applicable to the following specialties or service types:
  - OB/GYN, MH/SUD, Urgent Care, Emergent Care, Labs, Radiology, Durable Medical Equipment, Ambulance and Anesthesia.
  - The above provider or facility types will still be required to be in-network\* and prior authorization requirements will continue to apply, as applicable.

# AMBETTER HEALTH 2024 VALUE

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## Counties:

- Bexar, Collin, Dallas, Denton, Fort Bend, Harris, Montgomery, Rockwall, Tarrant, Travis, Williamson



# AMBETTER VIRTUAL ACCESS

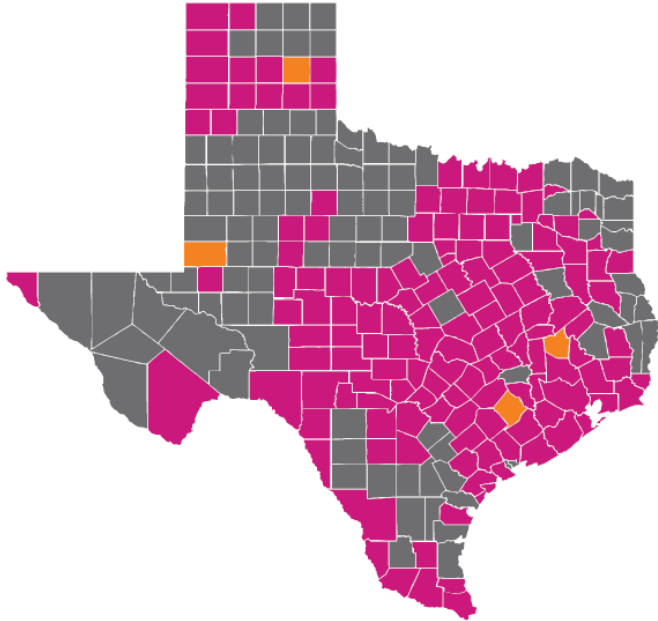
- Ambetter Virtual Access supports the changing dynamics of how providers deliver care, and how members seek care, which increases access to primary and urgent care services in an agile way.
- Ambetter Virtual Primary Care is relationship-based care with a consistent provider delivered virtually  
Available exclusively to Ambetter Virtual Access (AVA) members.
- Ambetter Virtual Access most closely mirrors the network offered within Silver and Gold.
  - There are a few exceptions most noticeably within our Hospital systems network.
- The Ambetter Virtual Access plan design differs in the following:
  - Teladoc is the preferred PCP group to which members will automatically be assigned.
    - Members under the age of 18 are the exception as they will be assigned to a local PCP.
  - Members utilize Teladoc's application that can be downloaded on a phone or table or by visiting [Teladoc.com/AmbetterVirtualAccess/](https://Teladoc.com/AmbetterVirtualAccess/).
  - Teladoc (or local PCP) will be responsible to submit a referral to Ambetter in order for any specialty care provider to render services to our members.

# AMBETTER VIRTUAL ACCESS

- Referrals are NOT required or applicable to the following specialties or service types:
  - OB/GYN, MH/SUD, Urgent Care, Emergent Care, Labs, Durable Medical Equipment, Ambulance, Radiology and Anesthesia.
  - The above provider or facility types will still be required to be in-network (except for emergent services) and prior authorization requirements will continue to apply as applicable.
- The network centers on an online, easily accessible medical home offering, with key features such as:
  - Creates a patient-centered care plan within the app.
  - Easy to access, member-friendly reminders for follow-ups, picking up prescriptions, etc.
  - Full incorporation of virtual behavioral health providers.
- In Texas, members will be enrolled in plans that require referrals. It is possible that providers may see Virtual Access members from other states with a different referral requirement.
  - Always check the member's ID card to determine if a referral is or is not required.

# AMBETTER VIRTUAL ACCESS 2024

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## Counties:

- Andrews, Aransas, Armstrong, Atascosa, Austin, Bandera, Bastrop, Bell, Bexar, Blanco, Bosque, Brazoria, Brazos, Brewster, Brooks, Brown, Burleson, Burnet, Caldwell, Calhoun, Cameron, Camp, Carson, Castro, Chambers, Cherokee, Coke, Coleman, Collin, Collingsworth, Colorado, Comal, Comanche, Concho, Cooke, Dallam, Dallas, Deaf Smith, Delta, Denton, DeWitt, Donley, Ector, Edwards, El Paso, Ellis, Falls, Fannin, Fayette, Fisher, Fort Bend, Freestone, Frio, Galveston, Gillespie, Goliad, Gonzales, Gray, Grayson, Gregg, Grimes, Guadalupe, Hamilton, Hardin, Harris, Hartley, Hays, Henderson, Hidalgo, Hill, Hood, Houston, Hunt, Irion, Jack, Jackson, Jefferson, Johnson, Kendall, Kerr, Kimble, Kinney, Lampasas, Lavaca, Lee, Leon, Liberty, Limestone, Llano, Madison, Mason, Matagorda, Maverick, McCulloch, McLennan, Medina, Menard, Milam, Mills, Mitchell, Montague, Montgomery, Nacogdoches, Navarro, Nueces, Oldham, Orange, Palo Pinto, Panola, Parker, Parmer, Potter, Rains, Randall, Real, Refugio, Robertson, Rockwall, Runnels, Rusk, San Jacinto, San Saba, Schleicher, Scurry, Sherman, Smith, Somervell, Starr, Sterling, Stonewall, Sutton, Tarrant, Tom Green, Travis, Trinity, Tyler, Val Verde, Van Zandt, Victoria, Walker, Waller, Webb, Wharton, Wheeler, Willacy, Williamson, Wise, Wood, Zapata

# HOW TO IDENTIFY A MEMBER'S NETWORK

All members receive an Ambetter member identification card. The ID card includes new information that includes:

- The **Ambetter Plan** the member has selected.
- The **Provider Network** the member belongs to.
- **Referral requirements** based on the member's plan selection.

**Note:** Presentation of a member ID card is not a guarantee of eligibility. Providers must verify eligibility on the same day services are rendered.

		HEALTH MAINTENANCE ORGANIZATION QHP   TDI	
Subscriber: [Jane Doe] Member: [John Doe]		Policy #: [XXXXXXXXXX] Member ID #: [XXXXXXXXXXXXXX] Effective Date: [00/00/00]	
VALUE	 AmbetterHealth.com/copays		PCP: [\$10 copay after ded. [(\$600)]] Specialist: [\$25 coin. after ded. [(\$600)]] Rx (Generic/Brand): [\$5/\$25 after Rx ded. [(\$600)]] Urgent Care: [20% coin. after ded. [(\$600)]] ER: [\$250 copay after ded. [(\$600)]] Max Out-of-Pocket: [\$25,000]
	Plan: [Plan name] [Line 2 if needed] [Network Name] Network Coverage Only		RXBIN: 003858 RXPCN: A4 RXGROUP: 2DSA
<b>REFERRAL REQUIRED</b>			

		EXCLUSIVE PROVIDER ORGANIZATION QHP TDI	
Subscriber: [Jane Doe] Member: [John Doe]		Policy #: [XXXXXXXXXX] Member ID #: [XXXXXXXXXXXXXX] Effective Date: [00/00/00]	
VIRTUAL ACCESS	 AmbetterHealth.com/copays		PCP: [\$10 copay after ded. [(\$600)]] Specialist: [\$25 coin. after ded. [(\$600)]] Rx (Generic/Brand): [\$5/\$25 after Rx ded. [(\$600)]] Urgent Care: [20% coin. after ded. [(\$600)]] ER: [\$250 copay after ded. [(\$600)]] Max Out-of-Pocket: [\$25,000]
	Plan: [Plan name] [Line 2 if needed] [Network Name] Network Coverage Only		RXBIN: 003858 RXPCN: A4 RXGROUP: 2DSA
<b>REFERRAL NOT REQUIRED</b>			

		HEALTH MAINTENANCE ORGANIZATION QHP   TDI	
Subscriber: [Jane Doe] Member: [John Doe]		Policy #: [XXXXXXXXXX] Member ID #: [XXXXXXXXXXXXXX] Effective Date: [00/00/00]	
VIRTUAL ACCESS	 Teladoc Virtual Access App		AmbetterHealth.com/copays PCP: [\$10 copay after ded. [(\$600)]] Specialist: [\$25 coin. after ded. [(\$600)]] Rx (Generic/Brand): [\$5/\$25 after Rx ded. [(\$600)]] Urgent Care: [20% coin. after ded. [(\$600)]] ER: [\$250 copay after ded. [(\$600)]] Max Out-of-Pocket: [\$25,000]
	Plan: [Plan name] [Line 2 if needed] [Network Name] Network Coverage Only		RXBIN: 003858 RXPCN: A4 RXGROUP: 2DSA
<b>REFERRAL REQUIRED</b>			



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# WHAT YOU NEED TO KNOW

# KEY CONTACT INFORMATION

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## Ambetter from Superior HealthPlan

### PHONE

[1-877-687-1196](tel:1-877-687-1196)

### WEB

[Ambetter.SuperiorHealthPlan.com](https://Ambetter.SuperiorHealthPlan.com)

### PORTAL

[Provider.SuperiorHealthPlan.com](https://Provider.SuperiorHealthPlan.com)



# AMBETTER PROVIDER MANUAL

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**THE PROVIDER MANUAL IS YOUR COMPREHENSIVE GUIDE TO DOING BUSINESS WITH AMBETTER FROM SUPERIOR HEALTHPLAN.**

The manual includes a wide-range of important information relevant to providers doing business with Ambetter. Key information includes:

- Network information
- Billing guidelines
- Claims information
- Regulatory information
- Key contact list
- Quality initiatives

The Provider Manual can be found in the Provider section of the Ambetter website at [Ambetter.SuperiorHealthPlan.com](https://www.Ambetter.SuperiorHealthPlan.com).



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# PROVIDER SERVICES

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The **Ambetter from Superior HealthPlan** Provider Services team includes trained staff available to respond quickly and efficiently to all provider inquiries, or requests, including:

- Credentialing/Network status
- Claims
- Request for adding/deleting physicians to an existing group

By calling Provider Services at [1-877-687-1196](tel:1-877-687-1196) providers are able to access real time assistance for all their service needs.





# ACCOUNT MANAGEMENT

- As an **Ambetter** provider, you will have a dedicated Account Manager available to assist you.
- Our Account Managers serve as the primary liaisons between our health plan and the provider network.
- Your Account Manager is here to help you operate your practice and address needs, such as:



- ✓ **Inquiries related to administrative policies, procedures, and operational issues**
- ✓ **Contract clarification**
- ✓ **Membership/provider roster questions**
- ✓ **Secure Portal registration and PaySpan**
- ✓ **Provider education**
- ✓ **Demographic information updates**
- ✓ **Initiate credentialing of a new practitioner**



2024 Provider Orientation

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# PUBLIC WEBSITE AND SECURE PORTAL

# Ambetter.SuperiorHealthPlan.com



[Our Health Plans](#) [Join Ambetter Health](#) [For Members](#) [For Providers](#) [For Brokers](#) [Shop Our Plans](#)

Open Enrollment  
starts Nov. 1!

Get the quality, affordable healthcare  
coverage you deserve with America's #1  
Marketplace health insurance\*.

[Learn More](#)



# AMBETTER PUBLIC WEBSITE

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## WHAT'S ON THE PUBLIC WEBSITE?

- Provider Manual
- Quick Reference Guides
- Important Forms (Notification of Pregnancy, Prior Authorization Fax forms, etc.)
- The Pre-Auth Needed Tool
- The Pharmacy Preferred Drug Listing
- Trainings

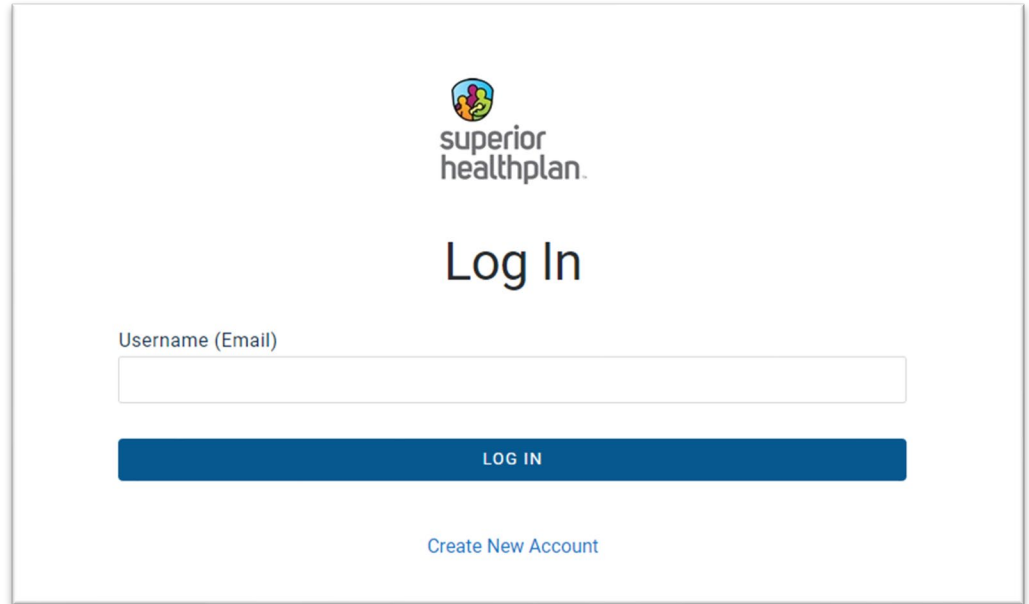
# AMBETTER PUBLIC WEBSITE

**REGISTRATION IS FREE AND  
EASY!**



**Contact your Account Manager to  
get started!**

**[Provider.SuperiorHealthPlan.com](https://Provider.SuperiorHealthPlan.com)**



The screenshot shows the login interface for Superior HealthPlan. At the top center is the logo, which consists of a colorful icon of three people and the text "superior healthplan.". Below the logo is the heading "Log In". Underneath the heading is a text input field labeled "Username (Email)". Below the input field is a prominent blue button with the text "LOG IN" in white. At the bottom of the page, there is a link that says "Create New Account" in blue text.

**SECURE PROVIDER PORTAL**

# SECURE PROVIDER PORTAL

## WHAT'S ON THE SECURE PROVIDER PORTAL?

- Member eligibility and benefits
- Patient listings
- Health records and care gap information
- Authorizations
- Claims submissions and status
- Corrected claims and adjustments
- Payment history
- Monthly PCP cost reports
- Provider analytics reports
- PCP Referrals for Value and Virtual plans

## PCP REPORTS INCLUDE:

- Patient List with HEDIS Care Gaps
- Emergency Room Utilization
- Rx Claims Report
- High-Cost Claims



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# VERIFICATION OF ELIGIBILITY, BENEFITS AND COST SHARES

# MEMBER ID CARD

**ambetter** FROM **superior healthplan.**

HEALTH MAINTENANCE ORGANIZATION  
QHP | TDI

Subscriber: [Jane Doe]  
Member: [John Doe]

Policy #: [XXXXXXXXXX]  
Member ID #: [XXXXXXXXXXXXXX]  
Effective Date: [00/00/00]

**VALUE**

PCP: [\$10 copay after ded. [(\$600)]]  
Specialist: [\$25 coin. after ded. [(\$600)]]  
Rx (Generic/Brand): [\$5/\$25 after Rx ded. [(\$600)]]  
Urgent Care: [20% coin. after ded. [(\$600)]]  
ER: [\$250 copay after ded. [(\$600)]]  
Max Out-of-Pocket: [\$25,000]

AmbetterHealth.com/copays

Plan: [Plan name]  
[Line 2 if needed]

[Network Name] Network Coverage Only

RXBIN: 003858  
RXPCN: A4  
RXGROUP: 2DSA

**REFERRAL REQUIRED**

**Provider Services Contact Information**

Ambetter.SuperiorHealthPlan.com

Member/Provider Services: 1-877-687-1196  
(Relay Texas/TTY 1-800-735-2989)  
24/7 Nurse Line: 1-877-687-1196

Medical Claims Address:  
Superior HealthPlan  
Attn: CLAIMS  
PO Box 5010  
Farmington, MO  
63640-5010

Numbers below for providers:  
Pharmacy Benefit Manager: Express Scripts  
Pharmacist Only: 1-833-750-4268

EDI Payor ID: 68069  
[Envolve Vision: 1-800-533-5779]  
[Envolve Dental Powered by United Concordia: 1-833-260-3625]

**Pharmacy Benefit Information**

Additional information regarding your Pharmacy Benefit Information (PBI) can be found on the back of your Member ID Card. For more information, please visit [AmbetterHealth.com/ambetter](http://AmbetterHealth.com/ambetter).

Medical Expense Policy: If you have an Emergency, call 911 or go to the nearest Emergency Room. If you are covered by a provider not in the plan's network, you will be covered without your responsibility. Receiving non-emergent care through the ER may change to member responsibility. For updated coverage information, please visit [AmbetterHealth.com/ambetter](http://AmbetterHealth.com/ambetter).

Ambetter from Superior HealthPlan is underwritten by Celtic Insurance Company, which is a Qualified Health Plan issuer in the Texas Health Insurance Marketplace. This is a solicitation for insurance. © 2023 Celtic Insurance Company. All rights reserved.

AMB23-TX-C-00048

Plans can include:

- Ambetter Gold / Silver
- VALUE
- Ambetter Virtual Access

Certain plans may have a referral requirement. Please note:

- Referral from PCP is required to see a specialist. Auth may be required.
- Referral from PCP is not required to see a specialist. Auth may be required.

## Navigating the Member ID Card



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## PROVIDER MUST VERIFY MEMBER ELIGIBILITY

- Every time a member schedules an appointment.
- When the member arrives for the appointment.

## PANEL STATUS

- PCPs should confirm that a member is assigned to their patient panel.
  - This can be done via our Secure Provider Portal.
- Value members PCP will be listed as “Ambetter Value Medical Group” or “Ambetter Value CH Provider Partner.”

# ELIGIBILITY, BENEFITS AND COST SHARE

# ELIGIBILITY, BENEFITS AND COST SHARE

## ELIGIBILITY, BENEFITS AND COST SHARES CAN BE VERIFIED IN THREE WAYS:

- ✓ **The Ambetter Secure Portal:** [Provider.SuperiorHealthPlan.com](https://Provider.SuperiorHealthPlan.com)

If you are already a registered user of Superior HealthPlan's secure portal, you do NOT need a separate registration!

- ✓ **24/7 Interactive Voice Response System**

Enter the Member ID Number and the month of service to check eligibility.

- ✓ **Contact Provider Services:** [1-877-687-1196](tel:1-877-687-1196)

# Verification of Eligibility, Benefits and Cost Share

# VERIFICATION OF ELIGIBILITY ON THE PORTAL

**ambetter**  
from Superior HealthPlan

Eligibility Patients PCP Referrals Authorizations Claims Messaging Help

Viewing Eligibility For: TIN [dropdown] Plan Type: Ambetter [dropdown] **GO**

**Required Action!** Providers seeing members enrolled in Ambetter VALUE or VIRTUAL ACCESS products will need to ensure that PCP Referrals are created prior to providing care. Providers who are outside of the members Primary Provider Group will require a referral for services to be covered. Claims will deny if the referral is not in place.

## Eligibility Check

Date of Service: 01/10/2024 (mm/dd/yyyy)  
Member ID or Last Name: 123456789 or Smith  
Date Of Birth: [dropdown] (mm/dd/yyyy)

**Check Eligibility** **Print**

ELIGIBLE	DATE OF SERVICE	PATIENT NAME	DATE CHECKED	STATE	NETWORK	REFERRAL REQUIRED	RECENT ADT	CARE GAPS	LOG ER VISIT
	01/10/2024	[redacted] <a href="#">&gt;View details</a>	01/10/2024	TX	<u>AMBETTER CORE</u>	NO	NO	Non-compliant for annual well visit.	ER Visit? <b>Remove</b>

# VERIFICATION OF COST SHARES ON THE PORTAL

- To verify how much remains of a member's deductible, visit the **Cost Sharing** tab in their profile.

The screenshot displays the Ambetter Health portal interface. At the top, there is a navigation bar with icons for Manage Practice, Eligibility, Patients, PCP Referrals, Authorizations, Claims, and Messaging. Below this, a search bar allows users to view patients by TIN and Plan Type (set to Ambetter), with a 'Find Patient' button. The main content area shows the profile for a patient named Smith, with a 'Back to Patient List' button. The 'Cost Sharing' tab is selected, displaying a green notification box: "This patient is eligible as of today, Aug 18, 2023. The premium paid through date is Aug 31, 2023 and the claims paid through date is Aug 31, 2023." Below this, the 'Deductible' section explains that the fixed amount of money is responsible for paying before insurance starts. It includes a table with columns for Type, Total Amount, Meet Year To Date\*, and Remaining. The table shows Family and Person categories with their respective amounts. A link to the 'Schedule of Benefits' is provided. The 'Out-Of-Pocket Limit' section explains the total amount spent for healthcare after which the insurance company pays. It includes a similar table showing Family and Person categories. A footnote states: "\* These values will start at zero on January 1st. The following counts towards your deductible: medical costs, physician services, hospital services, EHB covered services, including pediatric, vision and mental health services, drug benefits." The left sidebar contains various navigation options: Overview, Cost Sharing, Benefits Usage, Assessments, Health Record, ADT, Care Plan, Authorizations, Pharmacy PDL, Care Management Referrals, PCP Referrals, Coordination of Benefits, Claims, Benefit Documents, Document Resource Center, and Notes.

Type	Total Amount	Meet Year To Date*	Remaining
Family	\$15,000.00	\$0.00	\$15,000.00
Person	\$7,500.00	\$0.00	\$7,500.00

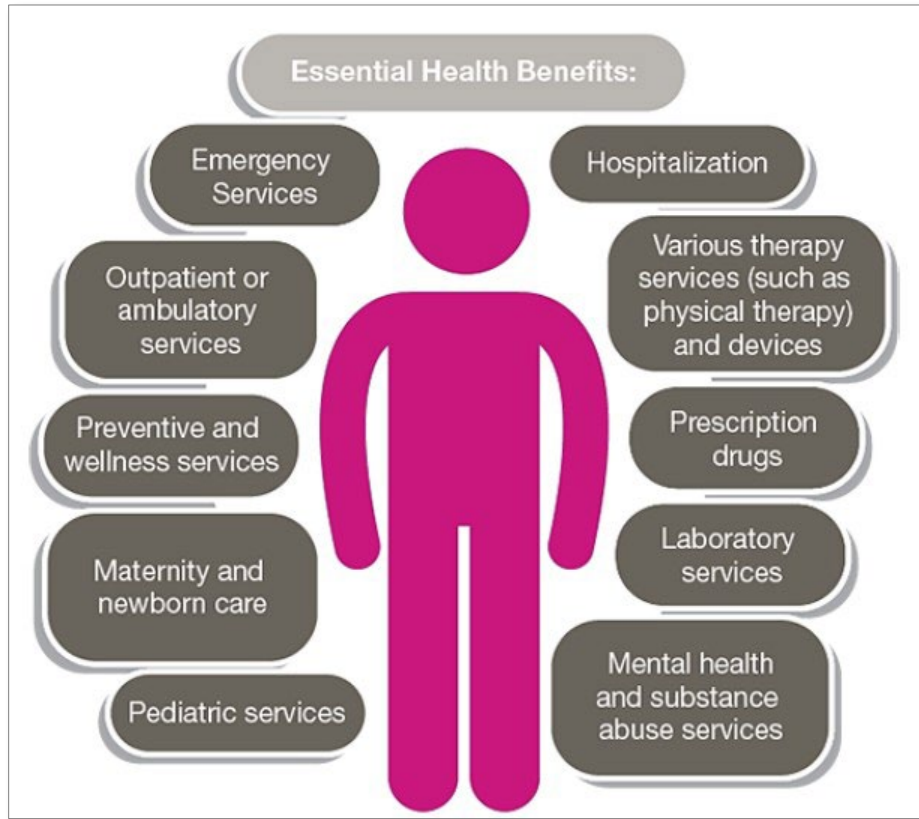
  

Type	Total Amount	Meet Year To Date*	Remaining
Family	\$18,000.00	\$163.81	\$17,836.19
Person	\$9,000.00	\$163.81	\$8,836.19

# VERIFICATION OF BENEFITS ON THE PORTAL

The screenshot displays the Ambetter Health portal interface. At the top, there is a navigation bar with icons for Manage Practice, Eligibility, Patients, PCP Referrals, Authorizations, Claims, and Messaging. Below this, a search bar allows users to filter patients by TIN and Plan Type (currently set to Ambetter), with a 'GO' button and a 'Find Patient' button. The main content area shows a patient profile for 'Smith'. A sidebar on the left lists various patient services, with 'Benefit Documents' highlighted. The main content area contains a 'Schedule of Benefits' link, which is circled in red, and a 'Summary of Benefits and coverage' link. Below these links, there is a note: 'For additional Benefit Coverage information go to AmbetterHealth.com or call provider services'.

# ESSENTIAL HEALTH BENEFITS



- Essential Health Benefits are offered within each Ambetter Health plan.

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## OTHER BENEFITS

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- My Health Pays Rewards
- Health Management programs
- Optional Dental and Vision
- Start Smart for Your Baby
- Your Better Health Center
- Virtual 24/7 Care
  - This is one-time, episodic care, available 24/7, and delivered virtually



2024 Provider Orientation

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# REFERRALS



# AMBETTER PCP REFERRAL REQUIREMENTS

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- Some Ambetter plans have referral requirements.
- For services to be covered under these plans, they must be provided by or referred by a PCP.
- If a referral is not initiated, services performed outside of the member's assigned provider or primary care group will be denied.
- Prior authorization requirements will also apply, as necessary.
- Referral requirements are reiterated throughout the Ambetter Guide and member plan materials to ensure members understand the rules associated with their plan.
- Referring providers can use our Secure Provider Portal to initiate referrals on behalf of members.

# EXCEPTIONS TO REFERRAL REQUIREMENTS

## THE FOLLOWING SERVICES ARE EXEMPT FROM REFERRAL REQUIREMENTS:

- Emergency or urgent care services
- In-network mental, behavioral health and substance abuse disorder services
- Obstetrical or gynecological services
- Labs, X-Ray/Imaging, Anesthesiology

***Prior authorization requirements will also apply, as necessary.***

# AMBETTER REFERRAL REQUIREMENTS

## Silver and Gold

- Members are educated to seek care or consultation with their PCP first.
- Medically necessary care is needed beyond the scope of what a PCP provides, PCPs should initiate and coordinate the care members receive from specialist providers.
- Paper referrals are not required for members to seek care with in-network specialists.

## Virtual

- Teladoc (or local PCP) will be responsible to submit a referral to Ambetter Health in order for any specialty care provider to render services to our members.

## Value

- Any specialty care rendered by a specialist outside of the preferred physician group will require a referral prior to services being rendered to our members.

# MAKING A REFERRAL: SECURE PROVIDER PORTAL

ONCE YOU IDENTIFY THE SPECIALIST'S NAME AND NPI, SUBMIT THE INFORMATION ON THIS SCREEN.

1. Click on “**PCP Referrals**” tab at the top of the screen.
2. Click the “**Create Referral**” button.
3. Complete the fields on the PCP Referral form.

**Tip:** Please utilize the Helpful Information section for assistance / guidance.

The screenshot shows the 'Create Referral' form in the Secure Provider Portal. The form is titled 'Create Referral' and includes the following sections:

- Referral Date:** Select a Start Date to determine the type of referral required. All fields required except Notes and Attachments. Start Date: 08/18/2023, End Date: 11/16/2023.
- Helpful Information:** If you need to find a provider for your referral, please use the [Ambetter Guide](#). No referral necessary for the following Specialties: Anesthesiology, Behavioral Health/Substance Use Disorder, Labs, Obstetrics and Gynecology, Radiology (X-ray, Imaging), Urgent or Emergent Services.
- Referring Provider:** Enter Name or NPI, Name, TIN, Phone, SEARCH button.
- Referral Type & Visits:** Select Referral Type (Consult & Treatment), Visits (1).
- Referred To Provider:** Enter Name or NPI, Name, TIN, Phone, SEARCH button.
- Referred To Provider's Specialty:** Select Specialty.
- Notes (optional):** Enter notes here.
- ATTACHMENTS:** Drag & Drop Files, Or Select Files From Your Computer, Upload PDF or Word Doc, 5 KB minimum and 25 MB maximum per file.

Note: Payment of claims is dependent on eligibility, covered benefits, provider contracts, correct coding and billing practices. For specific details, please refer to the provider manual.

CANCEL NEXT

# RECEIVING A REFERRAL

1. Once you receive a referral for care from the member's PCP, the member will schedule an appointment with you.
2. Log in to the Secure Provider Portal.
3. Navigate to 'Referrals' tab at the top.
4. Click on 'Referrals Received' to see the referral tracking table.
5. When you are ready to submit a claim for the referred service, reference this table for the referral ID/REF#.
6. Submit claims form with the REF# in **Box 23**.
7. Claim form **MUST** include a REF# if a referral is required for the service. **If no REF# is submitted, the claim will be denied.**

The screenshot shows the Ambetter Secure Provider Portal interface. At the top, there are navigation tabs: Manager Profile, Eligibility, Patients, PCP Referrals, Authorizations, Claims, and Messaging. Below the navigation, there are filters for 'Viewing Referrals For' (set to 'All') and 'Plan Type' (set to 'Ambetter'). A 'Create Referral' button is visible on the right.

The main content area is titled 'PCP Referrals' and contains a notification: 'What's New: Filter Referrals. You can now filter primary care provider referrals by typing a keyword for Plans, Referral ID, Status types, Specialties, and Dates. To select specific attributes, including Member Last Name, please use the Filter tool.'

Below the notification, there are two tabs: 'PCP Referrals Received' (selected) and 'PCP Referrals Made'. A 'Filter' button and a search box are present. The table below displays the following data:

Submitted	Referral ID	Member Name	Plan	Specialty	Visits Left	Start-End Dates	Status
07/20/2023	REF05	[REDACTED]	Ambetter Value	Obstetrics & Gynecology 6 Allowed Visits	6	07/20/2023 - 10/18/2023	Active
06/30/2023	REF35	[REDACTED]	Ambetter Value	Obstetrics & Gynecology 12 Allowed Visits	12	06/30/2023 - 09/28/2023	Active
05/02/2023	REF05	[REDACTED]	Ambetter Value	Obstetrics & Gynecology 6 Allowed Visits	6	05/02/2023 - 07/31/2023	Expired
03/30/2023	REF64	[REDACTED]	Ambetter Value	Obstetrics & Gynecology 6 Allowed Visits	6	03/30/2023 - 06/28/2023	Expired
03/27/2023	REF01	[REDACTED]	Ambetter Value	General Acute Care Hospital 6 Allowed Visits	6	03/27/2023 - 06/25/2023	Expired
03/24/2023	REF18	[REDACTED]	Ambetter Value	Obstetrics & Gynecology 6 Allowed Visits	6	03/24/2023 - 06/22/2023	Expired
03/22/2023	REF61	[REDACTED]	Ambetter Value	Obstetrics & Gynecology 6 Allowed Visits	6	03/22/2023 - 06/20/2023	Expired
03/07/2023	REF98D0E0566	[REDACTED]	Ambetter Value	Obstetrics & Gynecology 6 Allowed Visits	6	03/07/2023 - 06/05/2023	Expired
02/23/2023	REF8EAC4798	[REDACTED]	Ambetter Value	Obstetrics & Gynecology 6 Allowed Visits	6	02/23/2023 - 05/24/2023	Expired

At the bottom of the table, there is a 'DOWNLOAD' link and pagination information: 'Rows per page: 10' and '1 - 9 of 9'.

Below the table, there is a note: 'Visits Left' is based on claims processing starting on 1/1/2023. If Ambetter has not received a claim for a date of service, it will not be included in the counts above.

Below the note, there is a 'Status Type Explanation' section:

- ACTIVE: The referral is still within the start date and end date
- EXPIRED: The end date for the referral has passed
- CANCELLED: The referral has been cancelled by the referring provider
- CLOSED: The referral number was submitted with a claim



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# PRIOR AUTHORIZATION

# HOW TO SECURE A PRIOR AUTHORIZATION

## NEED PRIOR AUTHORIZATION?

It can be requested in the following ways:

1. On the Secure Provider Portal at [Provider.SuperiorHealthPlan.com](https://Provider.SuperiorHealthPlan.com)
  - If you are already a registered user of the Secure Provider Portal, you do not need a separate registration
2. Fax requests to:
  - Outpatient: 1-855-537-3447 (Medical) or 1-844-307-4442 (Behavioral)
  - Inpatient: 1-866-838-7615 (Medical) or 1-866-900-6918 (Behavioral)
    - The fax authorization forms are located at [Ambetter.SuperiorHealthPlan.com/Provider-Resources/Manuals-and-Forms.html](https://Ambetter.SuperiorHealthPlan.com/Provider-Resources/Manuals-and-Forms.html)
3. Call for Prior Authorization at [1-877-687-1196](tel:1-877-687-1196)

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## PROCEDURES / SERVICES THAT REQUIRE PRIOR AUTHORIZATION INCLUDE\*:

- Potentially cosmetic
- Experimental or investigational
- High-tech imaging (e.g. CT, MRI, PET)
- Infertility
- Pain Management

*\*This list is not all-inclusive. Use the Pre-Auth Needed Tool to check if a specific service or procedure requires prior authorization.*

# REQUIREMENTS



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## INPATIENT AUTHORIZATION IS NEEDED FOR THE FOLLOWING:

All elective/scheduled admission notifications requested at least 5 Business Days prior to the scheduled date of admit including:

- All services performed in out-of-network facilities
- Behavioral health/substance use
- Hospice care
- Rehabilitation facilities
- Transplants, including evaluation
- Observation stays more than 23 hours require Inpatient Authorization
- Urgent/Emergent Admissions
  - Within 1 Business Day following the date of admission
  - Newborn deliveries must include birth outcomes
- Partial Inpatient, PRTF and/or Intensive Outpatient Programs (IOP)

# REQUIREMENTS

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## ANCILLARY SERVICES THAT REQUIRE PRIOR AUTHORIZATION INCLUDE\*:

- Air ambulance transport (non-emergent fixed-wing airplane)
- Durable medical equipment (DME)
- Home health care services, including:
  - Home infusion
  - Skilled nursing
  - Therapy
  - Private duty nursing
  - Adult medical day care
  - Hospice
  - Furnished medical supplies and DME

*\*This list is not all-inclusive. Use the Pre-Auth Needed Tool to check if a specific service or procedure requires prior authorization.*

# REQUIREMENTS

# TIMEFRAMES

Service Type	Timeframe
Scheduled admissions	Prior Authorization required 5 Business DAYS prior to the scheduled admission date
Elective outpatient services	Prior Authorization required 5 Business DAYS prior to the elective outpatient admission date
Emergent inpatient admissions	Notification within 1 business day
Observation – 48 hours or less	Notification within one Business Day for non-participating providers
Observation – greater than 48 hours	Requires inpatient prior authorization within 1 Business Day
Emergency room and post stabilization, urgent care and crisis intervention	No prior authorization required
Maternity admissions	Notification within 1 Business Day
Newborn admissions	Notification within 1 Business Day
Neonatal Intensive Care Unit (NICU) admissions	Notification within 1 Business Day
Outpatient Dialysis	Notification within 3 Calendar Days

## Prior Authorization Timeframes

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Type	Timeframe
Prospective/Urgent	3 Calendar Days
Prospective/Non-Urgent	3 Calendar Days
Concurrent/Urgent	24 Hours
Retrospective	30 Calendar Days

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## PRIOR AUTHORIZATION WILL BE GRANTED AT THE CPT CODE LEVEL

- If a claim is submitted that contains CPT codes that were not authorized, the services will be denied.
- If additional procedures are performed during the procedure, the provider **must** contact the health plan to update the authorization in order to avoid a claim denial.
- It is recommended that this be done within 72 hours of the procedure. However, it **must** be done prior to claim submission or the claim will deny.
- Ambetter will update authorizations but will **not** retro-authorize services.
  - The claim will deny for lack of authorization.
  - If there are extenuating circumstances that led to the lack of authorization, the claim may be appealed.

# CORRECT CODING

# Preauthorization Exemptions

- Providers will be exempt for six months from obtaining prior authorizations for specific services in which, during the review period, if they received 90% medical necessity approval, with a minimum of 5 requests per service/procedure code/prescription.
  - Concurrent Inpatient review services are excluded from preauthorization exemption.
  - Prescription, outpatient and elective inpatient procedures are subject to review for prior authorization exemption.
- January and June of each year we are able to review between 5 and 20 medical records for claims received and may rescind prior authorization exclusion if:
  - 90% of medical necessity criteria are not met for the sample size.
  - Providers may request an independent review from an IRO if they disagree with Ambetter Health's decision.
- Out-of-network providers will still require prior authorization unless the provider is exempt for the service/procedure code/prescription.



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# CLAIMS, BILLING AND PAYMENTS

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# CLAIMS

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## WHAT IS A CLEAN CLAIM?

- A clean claim that is received for adjudication in a nationally accepted format in compliance with standard coding guidelines and does not have any defect, impropriety, lack of any required documentation, or particular circumstance requiring special treatment that prevents timely payment.

## ARE THERE ANY EXCEPTIONS?

- A claim for which fraud is suspected
- A claim for which a third-party resource should be responsible



# HOW TO SUBMIT A CLAIM

The timely filing deadline for initial claims is 95 days from the date of service, or date of primary payment, when Ambetter is secondary.

## CLAIMS MAY BE SUBMITTED IN THREE WAYS:

### 1. The Secure Provider Portal

- [Provider.SuperiorHealthPlan.com](https://Provider.SuperiorHealthPlan.com)

### 2. Electronic Clearinghouse

- Payor ID 68069
- Clearinghouses currently utilized by Ambetter will continue to be utilized
- For a listing of our clearinghouses, visit our website at [Ambetter.SuperiorHealthPlan.com](https://Ambetter.SuperiorHealthPlan.com)

### 3. Mail

- Ambetter  
P.O. Box 5010  
Farmington, MO 64640-5010



# CLAIM RECONSIDERATIONS AND DISPUTES

## CLAIM RECONSIDERATIONS

- For reconsideration requests, providers can use the **Reconsider Claim** button on the Claim Details screen within the Secure Provider Portal.
- A written request from a provider about a disagreement in the manner in which a claim was processed. No specific form is required.
- Must be submitted within 120 days of the explanation of payment.
- Mail claim reconsiderations to:  
Ambetter from Superior HealthPlan  
Attn: Level I – Request for Reconsideration  
PO Box 5010  
Farmington, MO 63640-5010

## CLAIM DISPUTES

- Must be submitted within 120 days of the Explanation of Payment
- A Claim Dispute form can be found on our website at [Ambetter.SuperiorHealthPlan.com](https://www.Ambetter.SuperiorHealthPlan.com)
- Mail completed Claim Dispute form to:  
Ambetter from Superior HealthPlan  
Attn: Level II – Claim Dispute  
PO Box 5010  
Farmington, MO 63640-5010



# CLAIM SUBMISSION SUSPENDED STATUS

## WHAT IF A MEMBER IS IN SUSPENDED STATUS?

- After the first 30 days, the member is placed in a suspended status. The Explanation of Payment will indicate LZ Pend: Non-Payment of Premium.
- A provision of the Affordable Care Act (ACA) allows members who are receiving Advanced Premium Tax Credits (APTCs) a three-month grace period for paying claims.
- While the member is in a suspended status, claims will be pended.
- When the premium is paid by the member, the claims will be released and adjudicated.
- If the member does not pay the premium, the claims will be released, and the provider may bill the member directly for services.

# CLAIM SUBMISSION SUSPENDED STATUS

## EXAMPLE TIMELINE OF A MEMBER IN SUSPENDED STATUS

- **January 1<sup>st</sup>**  
Member pays premium.
- **February 1<sup>st</sup>**  
Premium due – member does not pay.
- **March 1<sup>st</sup>**  
Member placed in suspended status.
- **April 1<sup>st</sup>**  
Member remains in suspended status.
- **May 1<sup>st</sup>**  
If premium remains unpaid, member is terminated.  
Provider may bill member directly for services rendered.

# HELPFUL INFORMATION ABOUT CLAIMS

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## MAKE SURE TO INCLUDE THE RENDERING TAXONOMY CODE!

- Claims **must** be submitted with the rendering provider's taxonomy code.
- The claim will deny if the taxonomy code is not present.
- This is necessary in order to accurately adjudicate the claim.

## REMINDER: DO NOT FORGET THE CLIA NUMBER!

- If the claim contains CLIA-certified or CLIA-waived services, the CLIA number **must** be entered in **Box 23** of a paper claim form or in the appropriate loop for EDI claims.
- Claims will be rejected if the CLIA number is not on the claim.

# BILLING THE MEMBER

## COPAYS, CO-INSURANCE AND DEDUCTIBLES

- Copays, co-insurance and any unpaid portion of the deductible may be collected at the time of service.
- Deductible information, including the amount that has been paid toward the deductible so far, can be accessed via the Secure Provider Portal at [Provider.SuperiorHealthPlan.com](https://Provider.SuperiorHealthPlan.com).
- If the amount collected from the member is higher than the actual amount owed upon claim adjudication, the provider must reimburse the member within 45 days.



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## PAYSPAN®: A FASTER, EASIER WAY TO GET PAID

- Ambetter offers PaySpan® Health, a free solution that helps providers transition into electronic payments and automatic reconciliation
- If you currently utilize PaySpan®, you will need to register specifically for Ambetter
- **Set up your PaySpan® account:**
  - Visit [www.payspanhealth.com](http://www.payspanhealth.com) and click Register
  - You may need your National Provider Identifier (NPI) and Provider Tax ID Number (TIN) or Employer Identification Number (EIN)

# CLAIMS PAYMENTS



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# COMPLAINTS, GRIEVANCES AND APPEALS



# COMPLAINTS, GRIEVANCES AND APPEALS

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## CLAIMS

- A provider must exhaust the claims reconsideration and claims dispute process before filing a complaint/grievance or appeal.

## COMPLAINT/GRIEVANCE

- A complaint is a verbal or written expression by a provider, which indicates dissatisfaction or dispute with Ambetter Health's policies, procedures, or any aspect of Ambetter Health's functions.
- A letter will be sent to the provider acknowledging receipt of the complaint within 5 Business Days.
- Upon receipt of complete information to evaluate the request, Ambetter will provide a written response within 30 days.
  - The letter includes the decision/resolution of the complaint, the facts utilized to resolve it and the provider's right to pursue arbitration or file a complaint with TDI if they are not satisfied with the outcome.

# COMPLAINTS, GRIEVANCES AND APPEALS

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## APPEALS

- For Claims, the Claims Reconsideration, Claims Dispute and Complaint/Grievances process must be exhausted prior to filing an appeal.

## MEDICAL NECESSITY

- Must be filed within 180 calendar days from the Notice of Action.
- Ambetter shall acknowledge receipt within 5 days of receiving the appeal.
- Ambetter shall resolve each appeal and provide written notice as expeditiously as the member's health condition requires but not to exceed 30 calendar days.
- Expedited appeals may be filed if the time expended in a standard appeal could seriously jeopardize the member's life or health. The timeframe for a decision for an expedited appeal will not exceed one working day from the date all information necessary to complete the appeal is received.

# COMPLAINTS, GRIEVANCES AND APPEALS

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## MEMBER REPRESENTATIVES

- Members may designate a provider to act as their representative for filing appeals related to medical necessity.
- Ambetter requires that this designation by the member be made in writing and provided to Ambetter.
- No punitive action will be taken against a provider by Ambetter for acting as a member's representative.

## NEED MORE INFORMATION?

- Full details of the claim reconsideration, claim dispute, complaints/grievances and appeals processes can be found in our Provider Manual, located on our website at [Ambetter.SuperiorHealthPlan.com](https://www.Ambetter.SuperiorHealthPlan.com).



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# CULTURAL COMPETENCY

# Cultural Sensitivity

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- Ambetter Health encourages providers to provide culturally competent care that aligns with the National Standards on Culturally and Linguistically Appropriate Services (CLAS).
- Sensitivity to differing cultural influences, beliefs and backgrounds can improve a provider's relationship with members, and the health and wellness of the members themselves.
- Providers and their staff should address Medical Consenters, Caregivers, and members with dignity sensitivity and respect.
- Principles related to cultural competency in the delivery of health-care services to Superior members include:
  - Knowledge
    - Provider's self-understanding of race, ethnicity and influence.
    - Understanding of the historical factors which impact the health of minority populations, such as racism and immigration patterns.
  - Skills
    - Ability to communicate effectively with the use of cross-cultural interpreters.
    - Ability to utilize community resources.
  - Attitudes
    - Respect the importance of cultural forces.
    - Respect the importance of spiritual belief.

# Resources

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- Complimentary Interpretation Services
  - Ambetter Health offers interpretation services to providers at no cost.
  - To access telephonic interpreters for your members or to schedule an in-person interpreter, please contact Ambetter's Member Services department at [1-877-687-1196](tel:1-877-687-1196).
- Trainings and Information
  - The Culture, Language and Health Literacy website provides an exhaustive list of resources regarding cultural competence issues for specific ethnicities, religions and special populations.
    - <https://www.hrsa.gov/about/organization/bureaus/ohe/health-literacy/culture-language-and-health-literacy>
  - EthnoMed is a website containing information about cultural beliefs, medical issues and other related issues pertinent to the health care of recent immigrants.
    - <https://ethnomed.org/>
  - Superior's Health Equity webpage offers information about cultural and linguistic competency and available language services.
    - <https://www.superiorhealthplan.com/providers/resources/quality-improvement/health-equity-program.html>



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# SPECIALTY SERVICES & VENDORS

Service	Specialty Company/Vendor	Contact Information
High Tech Imaging Services, Interventional Pain Management, Therapy Services and Musculoskeletal Services	National Imaging Associates	<a href="tel:1-877-687-1196">1-877-687-1196</a> <a href="http://www.radmd.com">www.radmd.com</a>
Vision Services	Engolve Vision®	<a href="tel:1-866-753-5779">1-866-753-5779</a> <a href="http://www.engolvevision.com">www.engolvevision.com</a>
Dental Services	Engolve Dental®	<a href="tel:1-833-260-3625">1-833-260-3625</a> <a href="http://www.engolvedental.com">www.engolvedental.com</a>
Pharmacy Services	Express Scripts	<a href="tel:1-833-750-4508">1-833-750-4508</a> <a href="http://PhysicianInnovation.com">Physician Innovation   Express Scripts (express-scripts.com)</a>

# SPECIALTY COMPANIES AND VENDORS





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# Questions & Answers