



Ambetter from Superior HealthPlan

Provider Training

9/30/2020

Agenda





- Overview
- Verification of Eligibility, Benefits and Cost Shares
- Prior Authorization
- Complaints and Appeals
- Claims
- Provider Resources
- Websites
- Contact Information
- Questions





Overview

The Affordable Care Act





Key Objectives of the Affordable Care Act (ACA):

- Increase access to quality health insurance
- Improve affordability

Additional Parameters:

- Dependent coverage to age 26
- Pre-existing condition insurance plan (high-risk pools)
- No lifetime maximum benefits
- Preventive care covered at 100%
- Insurer minimum loss ratio (80% for individual coverage)

The Affordable Care Act





Reform the commercial insurance market – Marketplace or Exchanges:

- No more underwriting guaranteed issue
- Minimum standards for coverage:
 - Benefits and cost sharing limits
- Subsidies for lower incomes (100% 138% FPL)
- Learn more at <u>www.healthcare.gov/</u>.

Health Insurance Marketplace





Subsidies come in the form of:

Advanced Premium Tax Credits (APTC)

All plans have cost shares in the form of copays, coinsurance and deductibles:

- Some members will qualify for assistance with their cost shares based on their income level.
- This assistance would be paid directly from the government to Ambetter.

Health Insurance Marketplace





- The Health Insurance Marketplace is the only way to purchase insurance and receive subsidies. Exchanges may be state-based, federally facilitated or state partnership. Texas is a Federally Facilitated Marketplace.
- Health Insurance Marketplace is the only online marketplace for purchasing health insurance.
- Potential members can:
 - Register
 - Determine eligibility for all health insurance programs (including Medicaid)
 - Shop for plans
 - Enroll in a plan

Ambetter's Footprint





Ambetter operates in 20 states across the country:

Arizona, Arkansas, Florida, Georgia, Illinois, Indiana, Kansas, Michigan,
 Mississippi, Missouri, Nevada, New Hampshire, New Mexico, North Carolina,
 Ohio, Pennsylvania, South Carolina, Tennessee, Texas and Washington

Every year Ambetter expands its footprint in Texas.

- In 2014 Ambetter launched in just 11 counties.
- In 2021, Ambetter will serve 138 counties in the state of Texas.

Ambetter Counties in Texas

ambetter.

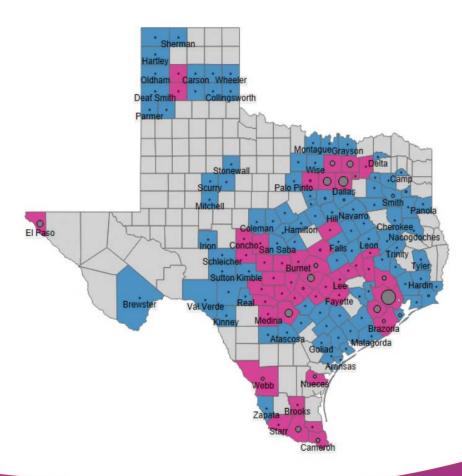


Coverage is available in the following counties:

Bandera, Bastrop, Bell, Bexar, Blanco, Brazoria, Brazos, Brooks, Burleson, Burnet, Caldwell, Cameron, Collin, Comal, Concho, Dallas, Denton, El Paso, Fayette, Fort Bend, Gillespie, Grimes, Harris, Hays, Hidalgo, Hunt, Kendall, Kerr, Lee, Llano, Madison, Mason, McCulloch, McLennan, Medina, Menard, Montgomery, Nueces, Parker, Potter, Randall, Rockwall, Starr, Tarrant, Travis, Webb, Willacy, Williamson

New Counties for 2021:

Aransas, Armstrong, Atascosa, Austin, Bosque, Brewster, Brown, Calhoun, Camp, Carson, Castro, Chambers, Cherokee, Coleman, Collingsworth, Comanche, Cooke, Dallam, Deaf Smith, Delta, DeWitt, Donley, Edwards, Ellis, Falls, Fisher, Freestone, Frio, Galveston, Goliad, Gonzales, Grayson, Gregg, Guadalupe, Hamilton, Hardin, Hartley, Henderson, Hill, Hood, Houston, Irion, Jack, Jackson, Jefferson, Johnson, Kimble, Kinney, Lampasas, Lavaca, Leon, Liberty, Limestone, Matagorda, Milam, Mills, Mitchell, Montague, Nacogdoches, Navarro, Oldham, Orange, Palo Pinto, Panola, Parmer, Rains, Real, Refugio, Robertson, Rusk, San Jacinto, San Saba, Schleicher, Scurry, Sherman, Smith, Somervell, Stonewall, Sutton, Trinity, Tyler, Val Verde, Van Zandt, Victoria, Waller, Wharton, Wheeler, Wise, Wood, Zapata



Member ID Card





Member ID Card:

FROM | SUPERIOR healthplan.

Subscriber:

Member:

Policy #:

[Jane Doe] [John Doe] [XXXXXXXXX]

Member ID #: [XXXXXXXXXXXXX] [Ambetter Balanced Care 1 Plan:

+ Vision + Adult Dental]

PCP: [\$10 coin. after ded.] Specialist: [\$25 coin. after ded.]

Rx (Generic/Brand): [\$5/\$25 after Rx ded.]

Urgent Care: [20% coin. after ded.]

ER: [\$250 copay after ded.]

EXCLUSIVE PROVIDER ORGANIZATION IN NETWORK COVERAGE ONLY

QHP | TDI

Effective Date of Coverage:

[XX/XX/XX] **RXBIN:** [004336] RXPCN: [ADV] RXGROUP: [RX5447]

Pharmacy Administrator: [Envolve Pharmacy Solutions]

Deductible (Med/Rx):

[\$250/\$500] Coinsurance (Med/Rx):

[50%/30%]

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 Pharmacy Help Desk: 1-877-687-1196

Numbers below for providers:

EDI Payor ID: 68069

Pharmacy Help Desk: 1-844-276-1395

Additional information can be found in your Major Medical Expense Policy. If you have an Emergency, call 911 or go to the nearest Emergency Room (ER). Emergency services given by a provider not in the plan's network will be covered without prior authorization; however, it may change the member's responsibility. Receiving non-emergent care through the ER or with a non-participating provider may result in a change to member responsibility. For updated coverage information, visit Ambetter.SuperiorHealthPlan.com.

AMB20-TX-C-00051

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Medical Claims:

Farmington, MO

Attn: CLAIMS

PO Box 5010

63640-5010

Superior HealthPlan

Note: Possession of an ID Card does not guarantee eligibility and benefits.

Health Insurance Marketplace





Providers should always verify member eligibility:

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

Eligibility verification can be completed by:

- Visiting the Secure Provider Portal.
 - Provider.SuperiorHealthPlan.com
- Calling Provider Services.
 - **–** 1-877-687-1196
- Utilizing the 24/7 Interactive Voice Response system.
 - 1-800-964-2777
 - Enter the member ID and the month of service to check eligibility.

Health Insurance Marketplace





PCP Selection and Panel Status:

- Ambetter 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 members may see any provider they choose, Ambetter 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.





Verification of Eligibility, Benefits and Cost Shares

Verification of Eligibility, Benefits and Cost Shares





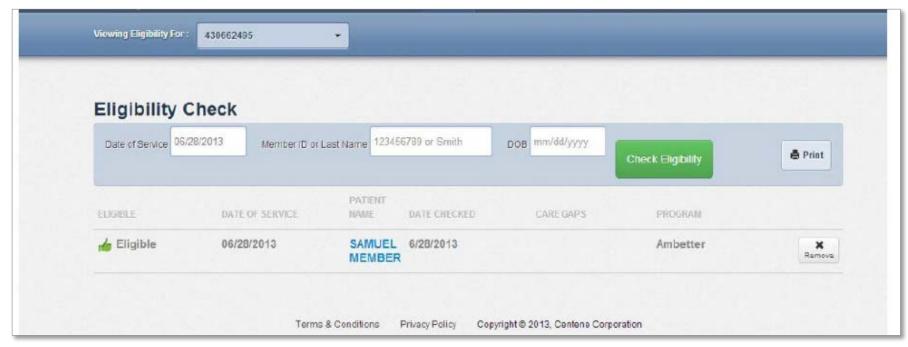
Eligibility, Benefits and Cost Shares can be verified in 3 ways:

- 1. Visit the Secure Provider Portal found at Provider.SuperiorHealthPlan.com.
 - If you are already a registered user of the Secure Provider Portal, you do not need a separate registration.
- 2. Utilize the 24/7 Interactive Voice Response system at 1-800-964-2777.
 - Enter the Member ID Number and the month of service to check eligibility.
- 3. Contact Provider Services at 1-877-687-1196.
 - Available Monday Friday, 8:00 a.m. 6:00 p.m. CST.

Verification of Eligibility



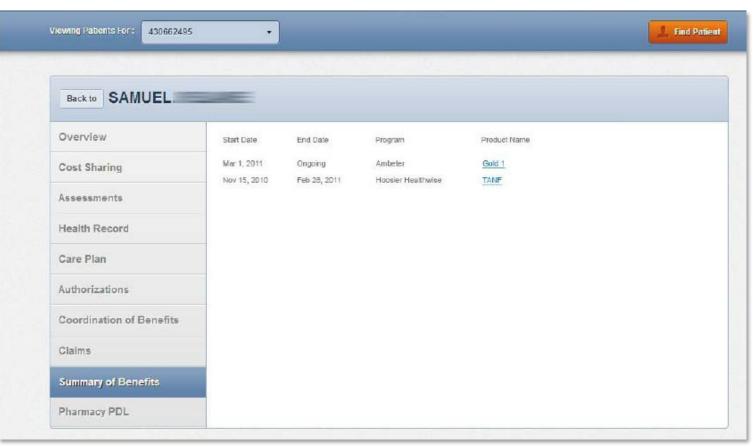




Verification of Benefits



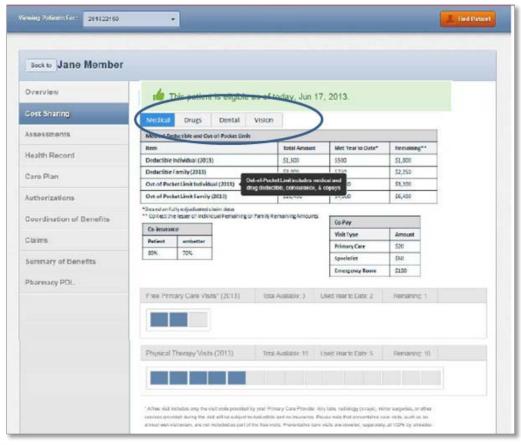




Verification of Cost Shares











Specialty Referrals





- Members are educated to seek care or consultation with their PCP first.
- When 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 innetwork specialists.





Procedures / Services*:

- Potentially Cosmetic
- Experimental or Investigational
- High-Tech Imaging (i.e., CT, MRI, PET)
- Infertility
- Obstetrical Ultrasound
 - Two allowed in a nine month period. Any additional ultrasounds will require prior authorization (unless rendered by a Perinatologist).
 - For urgent/emergent ultrasounds, treat using best clinical judgment and authorizations will be reviewed retrospectively.
- Pain Management
- Therapy services (effective January 1, 2021)

*Please note: This is not meant to be an all-inclusive list and exclusions apply.





Inpatient Authorization*:

- 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 exceeding 23 hours require Inpatient Authorization.
- Urgent/Emergent Admissions
 - Within one business day following the date of admission
 - Newborn deliveries must include birth outcomes
- Partial Inpatient, Psychiatric Residential Treatment Facility (PRTF) and/or Intensive Outpatient Programs

*This is not meant as an all-inclusive list.





Ancillary Services*:

- Air Ambulance Transport
- Durable Medical Equipment (DME)
- Hearing Aid Devices (including cochlear implants)
- Genetic Testing
- Quantitative Urine Drug Screen
- Orthotics/Prosthetics

- Home Health Care Services (including Home Infusion Skilled Nursing and Therapy)
 - Home Health Services
 - Private Duty Nursing
 - Adult Medical Day Care
 - Hospice
 - Furnished Medical Supplies and DME
 - Occupational Therapy
 - Physical Therapy
 - Speech Therapy

^{*}This is not meant to be an all-inclusive list. As a reminder, Ambetter has no out-of-network benefits or coverage unless prior authorization is obtained.





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 1 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	Notification within 1 business day.
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 1 business day.
Organ transplant initial evaluation	Prior authorization required at least 30 days prior to the initial evaluation for organ transplant services
Clinical trials services	Prior Authorization required at least 30 days prior to receiving clinical trial services

^{*} This is not meant to be an all-inclusive list.

Utilization Determination Timeframes





Type*	Timeframe
Prospective/Urgent	3 calendar days
Prospective/Non-Urgent	3 calendar days
Concurrent/Urgent	24 hours
Concurrent/Non-Urgent	24 hours (1 calendar day)
Retrospective	30 calendar days

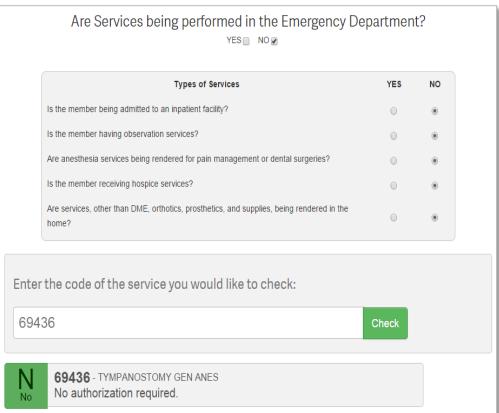
^{*} This is not meant to be an all-inclusive list.

Pre-Auth Needed Tool





- Use the Pre-Auth Needed
 Tool to quickly determine if a service or procedure requires prior authorization.
- Available on the provider section of the Ambetter from Superior HealthPlan website at Ambetter.SuperiorHealthPlan. com







Prior Authorization can be requested in 3 ways:

- 1. On the Secure Provider Portal at 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 <u>Ambetter.SuperiorHealthPlan.com</u>.
- 3. Call for Prior Authorization at 1-877-687-1196.





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 Ambetter 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.





Complaints and Appeals

Complaints/Appeals





Claims:

 A provider must exhaust the Claims Reconsideration and Claims Dispute process before filing a complaint or appeal.

Complaint:

- Must be filed within 30 calendar days of the Notice of Action.
- Upon receipt of complete information to evaluate the request, Ambetter will provide a written response within 30 calendar days.

Complaints/Appeals





Appeals:

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

Medical Necessity:

- Must be filed within 30 calendar days from the Notice of Action.
- Ambetter will acknowledge receipt within 10 business days of receiving the appeal.
- Ambetter will 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 72 hours.

Complaints/Appeals





- Members may designate providers 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.
- Full details on claim reconsideration, claim dispute, complaints/grievances and appeals processes can be found in our provider manual at <u>Ambetter.SuperiorHealthPlan.com</u>.





Claims

Claims





Clean Claim:

 A 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.

Exceptions:

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

Claim Submission





The timely filing deadline for initial claims is 95 days from the date of service or date of discharge.

Claims may be submitted in 3 ways:

- 1. On the Secure Provider Portal at Provider.SuperiorHealthPlan.com.
- 2. Through an Electronic Clearinghouse:
 - Payor ID 68069
 - For a list of our Clearinghouses, please visit our website at <u>Ambetter.SuperiorHealthPlan.com</u>.
- 3. By mail, paper claims may be submitted to:
 Ambetter from Superior HealthPlan
 P.O. Box 5010
 Farmington, MO 64640-5010

Note: Effective 1/1/2020, medical eye services provided by an ophthalmologist will be submitted to Superior HealthPlan for processing.

Claim Submission





Claim Reconsiderations:

- 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.
- Claim Reconsiderations may be mailed to:

P.O. 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 <u>Ambetter.SuperiorHealthPlan.com</u>.
- The completed Claim Dispute form may be mailed to:

P.O. Box 5000 Farmington, MO 63640-5000

Claim Submission





Member in Suspended Status:

- A provision of the ACA allows members who are receiving Advanced Premium Tax Credits (APTCs) a 3 month grace period for paying claims.
- While the member is in a suspended status, claims will be pended.
 - After 60 days, the member is placed in a suspended status. The Explanation of Payment will indicate LZ Pend: Non-Payment of Premium.
 - Note: While the member is in a suspended status, claims will be paid for the first 60 days. Claims will be denied days 61-90.
- When the premium is paid by the member, the claims will be released and adjudicated.
- If the member does not pay the premium, the provider may bill the member directly for services.





Member in Suspended Status (APTC Example):

- January 1st
 - Member pays premium.
- February 1st
 - Premium due member does not pay.
- March 1st
 - Member placed in Suspended Status.
- April 1st
 - Member remains in Suspended Status.
- May 1st
 - If premium remains unpaid, member is terminated. Provider may bill member directly for services rendered.

Note: When checking Eligibility, the Secure Provider Portal will indicate that the member is in a Suspended Status. Claims for members in a Suspended Status are not considered "clean claims."





Member in Suspended Status (Non-APTC Example)

- January 1st
 - Member pays premium.
- February 1st
 - Premium due member does not pay.
- March 1st
 - Member placed in Suspended Status.
- April 1st
 - If premium remains unpaid, member is terminated. Provider may bill member directly for services rendered.

Note: When checking Eligibility, the Secure Provider Portal will indicate that the member is in a Suspended Status. Claims for members in a Suspended Status are not considered "clean claims."





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.

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, coinsurance and any unpaid portion of the deductible may be collected at the time of service.
- The Secure Provider Portal will indicate the amount of the deductible that has been met.
- 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.

Claim Payment





PaySpan:

- Ambetter partners with PaySpan for Electronic Remittance Advice (ERA) and Electronic Funds Transfer.
- If you currently utilize PaySpan, you will need to register specifically for the Ambetter product.
- To register for PaySpan:
 - Call 1-877-331-7154 or visit <u>www.PaySpanHealth.com</u>.
 - You will need your National Provider Identifier (NPI) and Provider Tax ID Number (TIN) or Employer Identification Number (EIN).

Ophthalmology for Medical Eye Care Services





- On January 1, 2020, Superior began managing all functions for ophthalmologists providing medical eye care services, including but not limited to:
 - Claim Processing and Appeals
 - Contracting/Credentialing
 - Prior Authorization
 - Retrospective Utilization Review
 - Medical Necessity Appeals
 - Provider Complaints Related to Medical Eye Care Services
 - Provider Relations/Account Management
 - Provider Services
 - Provider Web Portal
- Envolve Vision continues to manage routine eye care services and full-scope of licensure optometric services for Superior HealthPlan.
- For code-specific details of services requiring prior authorization, refer to Superior's Prior Authorization tool: www.SuperiorHealthPlan.com/providers/preauth-check.html.





Provider Resources

Provider Services





The Provider Services department is available to respond quickly and efficiently to all provider inquiries or requests including, but **not limited to**:

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

Providers are able to access real time assistance for their service needs, Monday – Friday, 8:00 a.m. – 6:00 p.m. CST, by calling Provider Services at 1-877-687-1196.

Account Management





Each provider will have an Account Manager assigned to them. This Account Manager serves as the primary liaison between Ambetter and our provider network. The Account Management team is responsible for:

- Provider education
- Claims assistance
- Demographic information update
- Provider enrollment status

- Administrative policies, procedures and operational issues
- Contract clarification
- Membership/provider roster questions
- Provider Portal registration and PaySpan

Provider Tool Kit





The Ambetter Provider Tool Kit includes:

- Welcome Letter
- Ambetter Provider Introductory Brochure
- Secure Portal Setup
- Electronic Funds Transfer Setup
- Prior Authorization Guide
- Quick Reference Guide
- Provider Office Window Decal

HEDIS and Risk Adjustment Programs





- Member Gap Forms
 - Provider initiative targeting Ambetter members who have a potential gap in their care.
 - Select providers will receive support to close gaps for scheduled members or to reach out and schedule members in order to address care gaps.
 - Forms with care gaps unique to each of the targeted patients will be provided.
- Chart Retrievals
 - Change Healthcare, Optum or Ciox will request charts for chart reviews, including the Risk Adjustment Data Validation Audit, for Ambetter members.
 - Charts are targeted based on reported and suspected chronic conditions for a member.
 - Coders then review medical charts to ensure claims data reflects the documented medical record accurately.
- Partnership for Quality (P4Q)
 - A provider engagement program that ensures that members receive care and treatment for all existing health conditions and not just acute health issues.
 - Providers will have access to Appointment Agendas that outline care gaps.





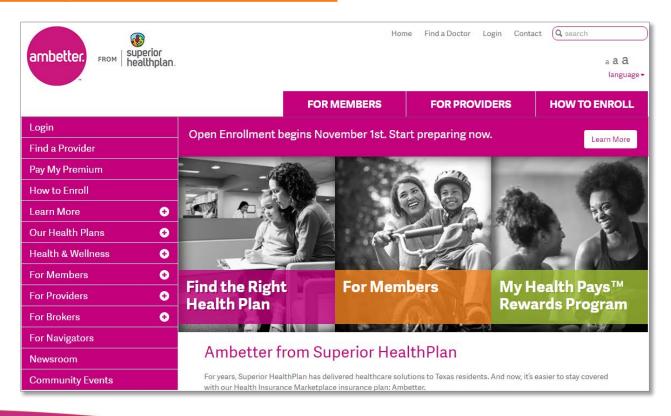
Websites

Public Website





Ambetter.SuperiorHealthPlan.com



Public Website





Provider resources available on the Ambetter website include, but are not limited to:

- The Provider and Billing Manual
- Quick Reference Guides
- Forms (Prior Authorization Fax forms, Behavioral Health forms, etc.)
- The Pre-Auth Needed Tool
- The Pharmacy Preferred Drug Listing
- Trainings
- And much more...

Secure Provider Portal





Information contained on <u>Provider.SuperiorHealthPlan.com</u> includes, but is not limited to:

- Member Eligibility and Benefits and Patient Listings
- Health Records and Care Gaps
- Authorizations
- Claims Submissions and Status
- Corrected Claims and Adjustments
- Payments History
- Monthly PCP Cost Reports Generated on a monthly basis and can be exported into a PDF or Excel format. Reports Include:
 - Patient List with HEDIS Care Gaps
- Rx Claims Report

Emergency Room Utilization

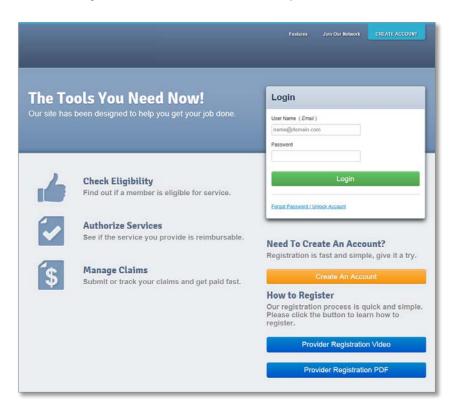
- High Cost Claims

Secure Provider Portal





Registration is free and easy. Visit <u>Provider.SuperiorHealthPlan.com</u> to get started.







Contact Information

Specialty Vendor Contacts





Service	Specialty Company/Vendor	Contact Information
High Tech Imaging Services	National Imaging Associates	1-877-687-1196 <u>RadMD.com</u>
Interventional Pain Management*	National Imaging Associates	1-877-687-1196 <u>RadMD.com</u>
Therapy services*	National Imaging Associates	1-877-687-1196 <u>RadMD.com</u>
Vision Services	Envolve Vision Services	1-866-753-5779 visionbenefits.envolvehealth.com/
Pharmacy Services	Envolve Pharmacy Solutions	1-866-399-0928 pharmacy.envolvehealth.com/pharmacists.html
Musculoskeletal Surgical Procedures	TurningPoint HealthCare Solutions	1-469-310-3104 www.myturningpoint-healthcare.com

^{*}Effective January 1, 2021

Specialty Vendor Contacts





National Imaging Associates

- Provides specialized utilization management and provider profiling services for radiology and imaging services rendered to Ambetter members.
- Effective January 1, 2021, NIA will also provide services for Interventional Pain Management and therapy services.

Envolve Vision Services

- Administers fully customizable vision plans to help reduce both provider and member costs while still delivering the highest quality vision benefits available.
- Ophthalmologists ONLY: Effective January 1, 2020, only routine vision services are administered through Envolve. Claims and authorizations for medical eye services are administered through Superior HealthPlan for dates of services on or after January 1, 2020.

Envolve Pharmacy Solutions

 Transforms the traditional pharmacy benefit delivery model through innovative, flexible pharmacy solutions, customized care and prescription drug coverage management.

TurningPoint HealthCare Solutions

 Processes prior authorization requests for medical necessity and appropriate length of stay (when applicable) for musculoskeletal surgical procedures.

Contact Information





Ambetter from Superior HealthPlan

Phone: 1-877-687-1196

TTY/TDD: 711

Ambetter.SuperiorHealthPlan.com





Questions