

Ambetter from Superior HealthPlan

Agenda





- 1) Ambetter Overview
- 2) Provider Portal
- 3) Verification of Eligibility, Benefits and Cost Shares
- 4) Specialty Referrals
- 5) Prior Authorization
- 6) Claim Submission / Payment
- 7) Complaints/Grievances and Appeals
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- 9) Public Website / Provider Tool Kit
- 10) Contact Information





The Affordable Care Act

The Affordable Care Act





Key objectives of the Affordable Care Act (ACA):

- Increase access to quality health insurance
- Improve affordability

Changes already in place (pre 2014):

- Dependent coverage to age 26 (without being a full time student)
- No denials based on pre-existing conditions
- No lifetime maximum benefits

Latest addition to complete the essential benefits package:

Preventative care covered at 100% with no deductibles or co-pays

The 10 Essential Health Benefits





- 1) Preventive and Wellness Services
- 2) Maternity and Newborn Care
- 3) Pediatric Services including Pediatric Vision
- 4) Outpatient or Ambulatory Services
- 5) Laboratory Services
- 6) Various Therapies (such as physical therapy and devices)
- 7) Hospitalization
- 8) Emergency Services
- 9) Mental Health and Substance Use Services (both inpatient and outpatient)
- 10) Prescription Drugs

Overview of Benefit Structure





- Essential Health Benefits (EHBs) are the same with every plan. Every health plan will cover the minimum, comprehensive benefits as outlined in the Affordable Care Act.
- Plans vary based on the individual liability limits or cost share expenses to the member.
- Under the Affordable Care Act (ACA), "Metal Tiers" are used to categorize these limits. Each plan offered on the Health Insurance Marketplace (or Exchange) will be categorized within one of these metal tiers: Platinum, Gold, Silver, and Bronze.
- Metal tiers for Ambetter are named:
 - √ Gold = Ambetter Secure Care
 - ✓ Silver = Ambetter Balanced Care
 - ✓ Bronze = Ambetter Essential Care



Affordable Care Act Patient Questions?





Are your patients asking you for information on the Affordable Care Act?

Refer them to the government website: https://www.healthcare.gov/

What is Healthcare.gov?





Healthcare.gov is an online marketplace for purchasing health insurance. Potential members can:

- Register
- Determine eligibility for all health insurance programs under the exchange
- Shop for plans
- Enroll in a plan
- Exchanges may be State-based or federally facilitated or State Partnership Texas is a Federally Facilitated Marketplace

The Health Insurance Marketplace is the only way to purchase insurance AND receive subsidies.





What you need to know

Ambetter from Superior HealthPlan





Ambetter from Superior HealthPlan is a commercial HMO product in the Texas Health Insurance Marketplace.

- Patients must choose a Primary Care Provider (PCP).
- Authorizations are required for certain services.
- All out of network services require prior authorizations (unless emergency matter of life or limb).

Member ID Card



Medical Claims:

Farmington, MO

Attn: CLAIMS

PO Box 5010

63640-5010

Superior HealthPlan





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

Numbers below for providers: Pharmacy Help Desk: 1-855-339-4805

EDI Payor ID: 68069

EDI Help Desk: 1-800-225-2573 ext. 25525

Pharmacy Administer: US Script

Additional information can be found in your Evidence of Coverage. If you have an emergency, call 911 or go to the nearest emergency room (ER). Emergency services by a provider not in the plan's network will be covered without prior authorization. For updated coverage information, visit Ambetter.SuperiorHealthPlan.com.

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Possession of an ID Card is not a guarantee of eligibility and benefits.





Verification of Eligibility, Benefits and Cost Sharing

Ways to Verify





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

- The Ambetter secure provider portal found at: <u>Ambetter.SuperiorHealthPlan.com</u>
 - If you are already a registered user of the Superior HealthPlan secure portal, you do NOT need a separate registration.
- 2. Call Provider Service at: 1-877-687-1196
 - Provider services is available to assist you M-F 8:00 AM 6:00 PM CST.
- 3. 24/7 Interactive Voice Response system: 1-877-687-1196
 - IVR Quick Nav. Tips:
 - ✓ Press 1: to check member eligibility or hear benefit and co pay information
 - ✓ Press 2: for claims information and processing
 - ✓ Press 3: to submit or check on authorizations
 - ✓ Press 4: for Behavioral Health Services
 - ✓ Press 5: if you are calling for any other reason

Non Payment of Premium





What happens if a member fails to pay their premium?

A provision of the Affordable Care Act requires that Ambetter allow members receiving subsidies a three month grace period to pay premiums before coverage is terminated.

When providers are verifying eligibility through the Secure Web Portal, the following results may appear:

- Month 1 of non-payment of premium, the member will be confirmed as enrolled and eligible.
- Months 2-3 of non-payment, the member will be confirmed as enrolled and eligible however an additional alert message will be returned indicating nonpayment of premium.

Grace Period Flow





January 1st: Member pays their premium February 1st:
Premium is due
Member does not

pay their premium

Member is placed

in a DELINQUENT status

Provider may continue to submit claims and will be reimbursed for services March 1st:

Premium is due

Member does not pay their premium

Member is placed in a SUSPENDED status

Provider may continue to submit claims and will be reimbursed for services April 1st:

Premium is due

Member does not pay their premium

Member remains in a SUSPENDED status

Claims may be submitted but *will* be pended

The EOP will state:
"LZ Pend-NonPayment of
Premium

May 1st:

Premium is due

Member does not pay their premium

Member is terminated

Provider may bill Member directly for services provided in March and April (months 2 and 3)





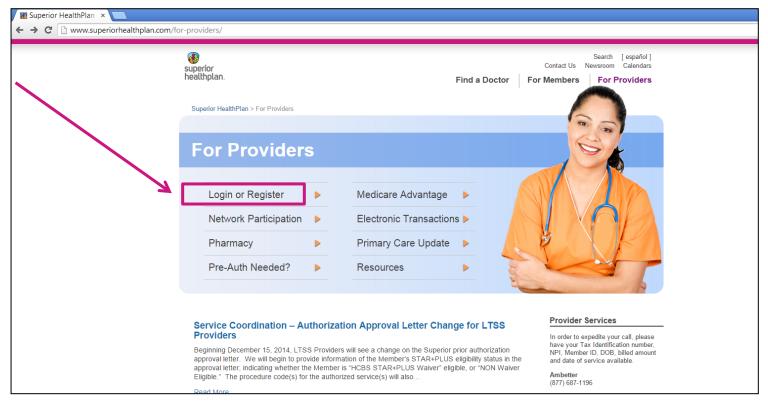
Secure Provider Portal

Provider Portal

To Login or Register



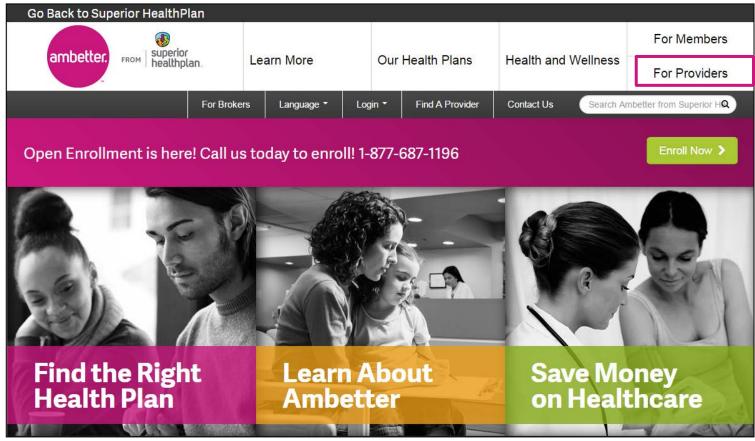




Provider Portal



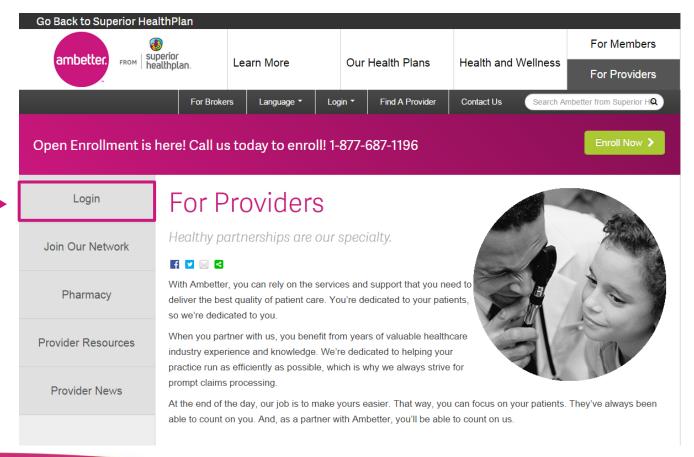




Provider Portal





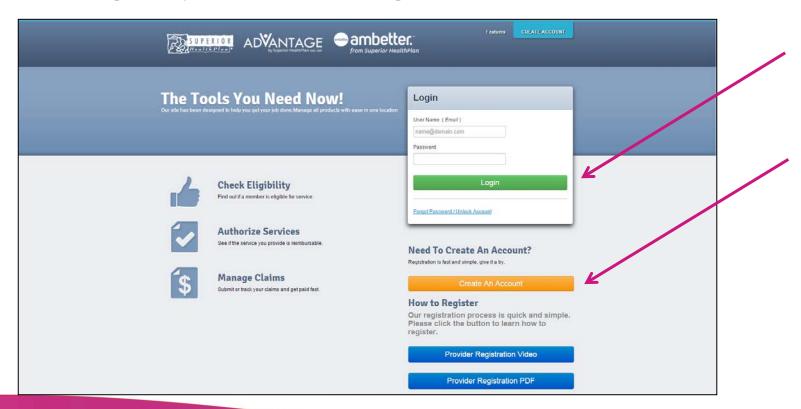


To Login or Register





Choose "Create An Account" if this is your first time to the portal. Choose "Login" if you are a returning user.

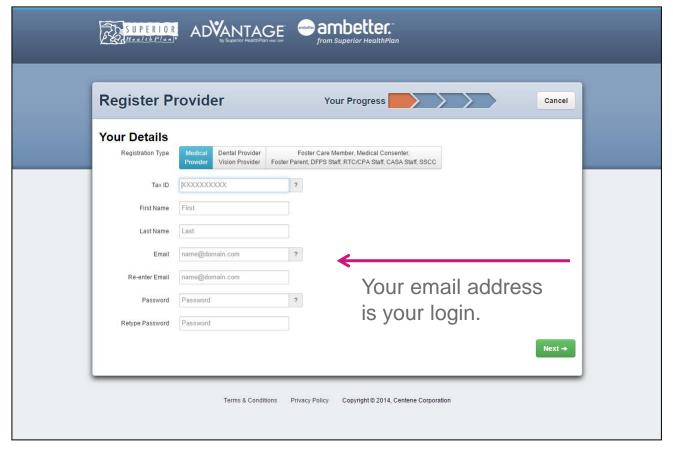


Begin Your Registration





The process could take up to 48 hours for approval.

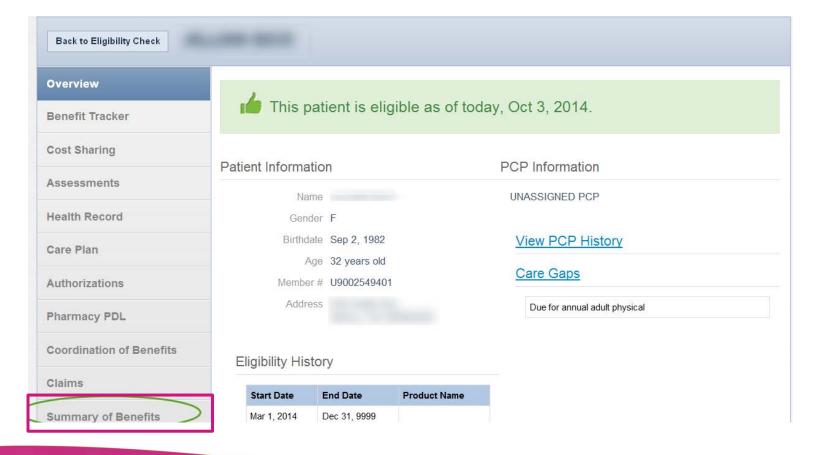


Provider Portal Sample







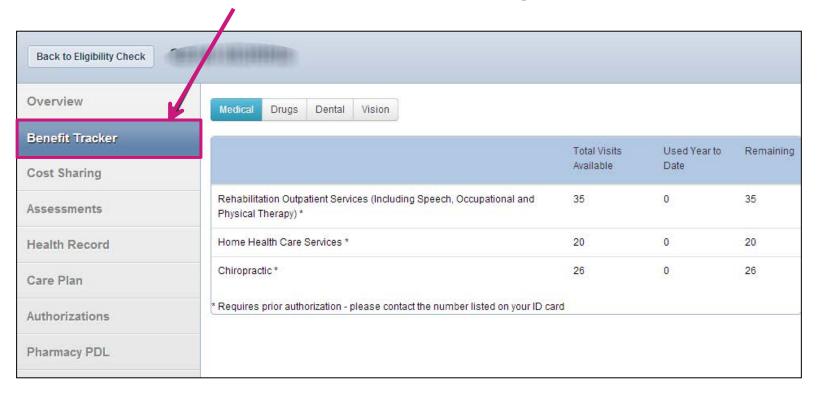


Benefit Limitation Tracking





Tracker shows total visits, used, and remaining allowed.



"Used Year to Date" is updated nightly based on claims processed.





Referrals & Authorizations

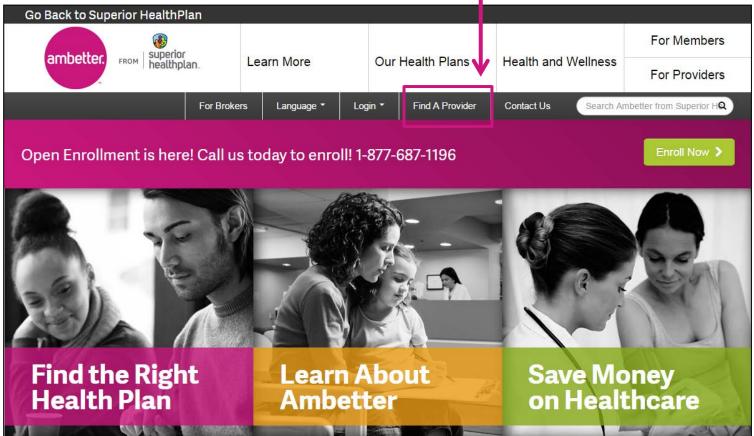




- Ambetter from Superior HealthPlan is an HMO Benefit Plan.
- Members enrolled in Ambetter must use in-network participating providers, except in the case of emergency services.
- If an out-of-network provider is used (except in the case of emergency services), the member will be 100% responsible for all charges.
- Members and providers can find other participating providers by visiting <u>www.Ambetter.SuperiorHealthPlan.com</u> and clicking on Find a Provider.

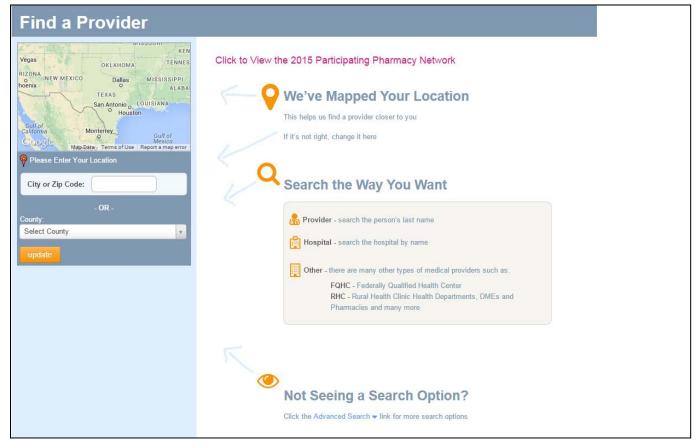
















- Members are encouraged to first seek care or consultation with their Primary Care Provider.
- When medically necessary care is needed beyond the scope of what a PCP provides,
 PCPs should initiate and coordinate the care members receive from specialist providers.
- Paper referrals are not required for members to seek care with in-network specialists.
- The referring provider should be listed in the appropriate block on the claim form (if applicable).





Procedures / Services*

- Potentially cosmetic
- Experimental or investigational
- High tech imaging, i.e., CT, MRI, PET (facilitated by NIA)
- Infertility
- Obstetrical ultrasound two allowed in 9 month period, any additional will require prior authorization except those rendered by perinatologists. For urgent/emergent ultrasounds, treat using best clinical judgment and this will be reviewed retrospectively.
- Pain management must have prior auth except if performed on the same day as surgery.

This is not meant as an all-inclusive list. Please visit the Ambetter website at Ambetter. Superior Health Plan.com and use the Pre-Screen Tool, or call Provider Services Authorization Department with questions at 1-877-687-1196.

All Out of Network (Non-Par) services require prior authorization excluding emergency services.





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

All Out of Network (Non-Par) services require prior authorization excluding emergency services.

- Observation stays exceeding 23 hours require inpatient authorization. Observation stays
 23 hours or less require notification to Ambetter from Superior HealthPlan.
- Urgent/Emergent Admissions
 - ✓ Within 1 business day following the date of admission.
 - ✓ Newborn deliveries must include birth outcome.
- Partial inpatient, PRTF and/or intensive outpatient programs

This is not meant as an all-inclusive list. Please visit the Ambetter website at Ambetter. Superior Health Plan.com and use the Pre-Screen Tool, or call Provider Services Authorization Department with questions at 1-877-687-1196.





Ancillary Services

- Air ambulance transport (non-emergent fixed wing airplane)
- DME
- Home health care services including:
 - Home infusion and therapy
 - Hospice
 - Furnished medical supplies & DME
- Orthotics/Prosthetics
- Hearing aid devices including cochlear implants
- Genetic testing
- Quantitative urine drug screen Except for urgent care, ER and inpatient place of service.
- Therapy, including Occupational, Physical, Speech each has benefit limits. Once member uses the benefit limit, no additional coverage is available.

All Out of Network (Non-Par) services require prior authorization excluding emergency services.

This is not meant as an all-inclusive list. Please visit the Ambetter website at Ambetter. Superior Health Plan.com and use the Pre-Screen Tool, or call Provider Services Authorization Department with questions at 1-877-687-1196.

Prior Authorization Request Timeframes





| Service Type | Timeframe |
|---|---|
| Elective/Scheduled Admissions | 5 business days prior to the scheduled admission date |
| Emergent inpatient admissions | Notification within <u>1 business day</u> |
| Emergency room and post stabilization, urgent care, and crisis intervention | Notification within <u>1 business day</u> |
| Maternity admissions | Notification within <u>1 business day</u> |
| Newborn admissions | Notification within 1 business day |
| NICU admissions | Notification within 1 business day |
| Outpatient dialysis | Notification within <u>1 business day</u> |

Utilization Determination Timeframes





| Prior Authorization Type | Timeframe |
|--------------------------|---|
| Prospective/Urgent | Three (3) calendar days of receipt of request. |
| Prospective/Non-Urgent | Three (3) calendar days of receipt of the request. |
| Concurrent/Urgent | Twenty-four (24) hours (1 calendar day) of request, followed by a letter within 3 working days. |
| Concurrent/Non-Urgent | Two (2) business days of request. Three (3) business days for an adverse determination |





Prior Authorization can be requested in 3 ways:

- 1. The Ambetter secure portal found at Ambetter.SuperiorHealthPlan.com
 - If you are already a registered user of the Superior HealthPlan portal, you do NOT need a separate registration!
- 2. Fax Requests to: 1-855-537-3447.
 - The fax authorization forms are located on our website 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 and were not submitted for update, the services will be denied.
- If during the procedure additional procedures are performed, contact the health plan within 72 hours of the procedure to update the authorization. Update must be made prior to claim submission or the claim will deny.
- Ambetter will update authorizations but will not retro authorize services. If there are
 extenuating circumstances that led to the lack of authorization, the claim may be submitted
 for a reconsideration or a claim dispute.

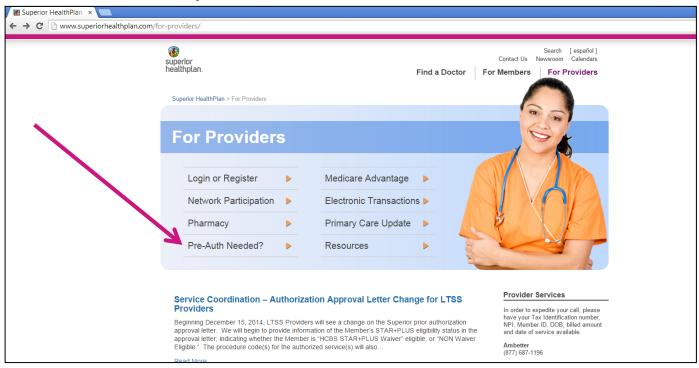
1/9/2015 35

Prior Authorization Pre-Screen Tool





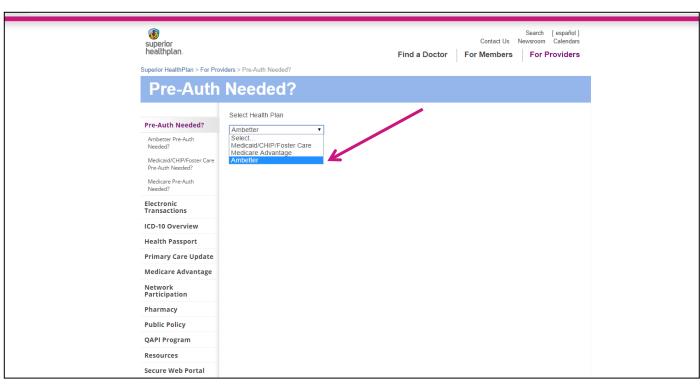
Access from www.SuperiorHealthPlan.com







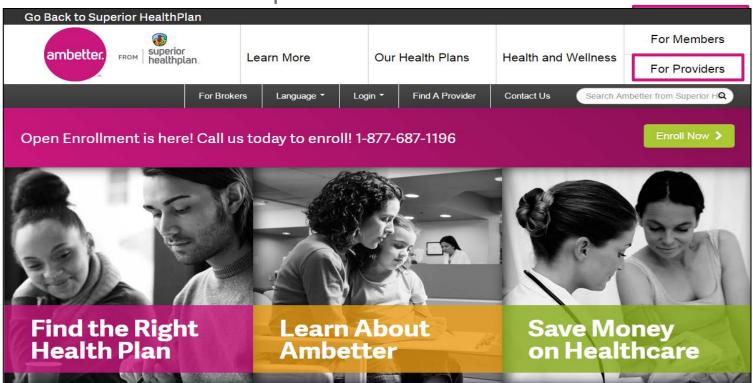
Access from SuperiorHealthPlan.com







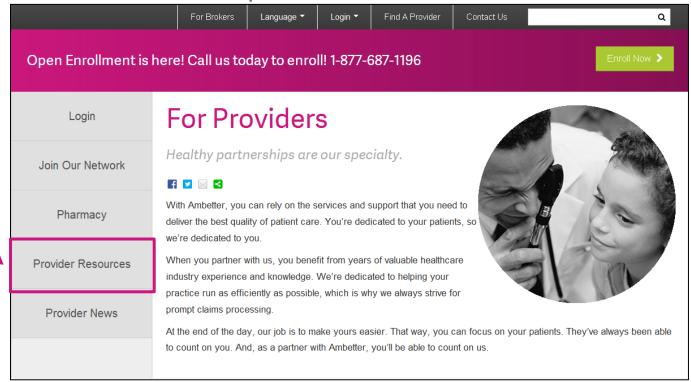
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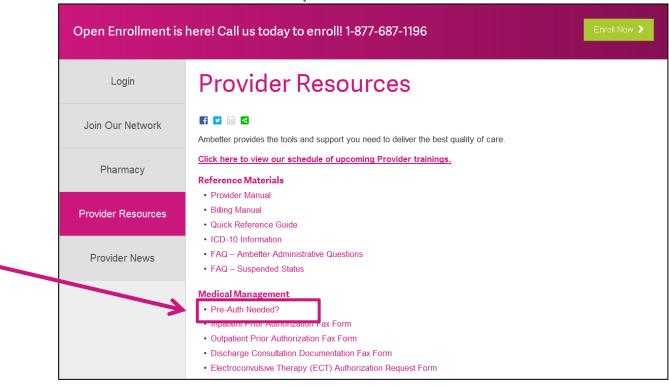
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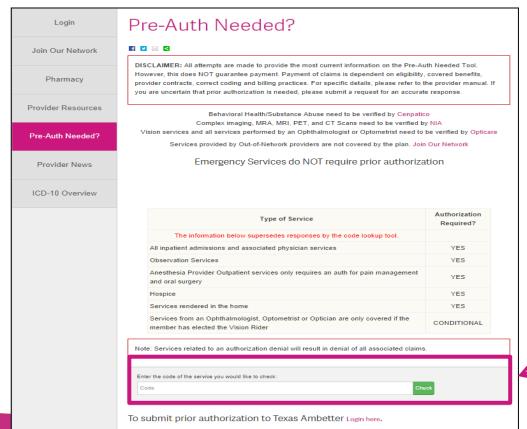
Access from Ambetter.SuperiorHealthPlan.com







Access from Ambetter.SuperiorHealthPlan.com







Claim Processes





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 3 ways:

- 1. The secure web portal located at <u>Ambetter.SuperiorHealthPlan.com</u>
- 2. Electronic Clearinghouse
 - Payor ID 68069
 - Clearinghouses currently utilized by Ambetter from Superior HealthPlan will continue to be utilized.
 - For a listing of our clearinghouses, please visit our website at:
 http://www.superiorhealthplan.com/for-providers/electronic-transactions/
- 3. Paper claims may be submitted to:

Ambetter from Superior HealthPlan PO Box 5010 Farmington, MO 63640-5010

Other helpful information





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.





Rendering Provider 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.

Scenario One: Rendering NPI and Billing BPI are the same

| Required Data | Paper CMS 1500 | Electronic Submission | |
|--|----------------|-----------------------|-------------------------|
| Applicable NPI | Box 33a | 2010AA | NM109 |
| Applicable Taxonomy utilizing the "ZZ" Qualifier | Box 33b | 2000A 2010AA | PRV03 REF01 REF02 |





Rendering Provider Taxonomy Code

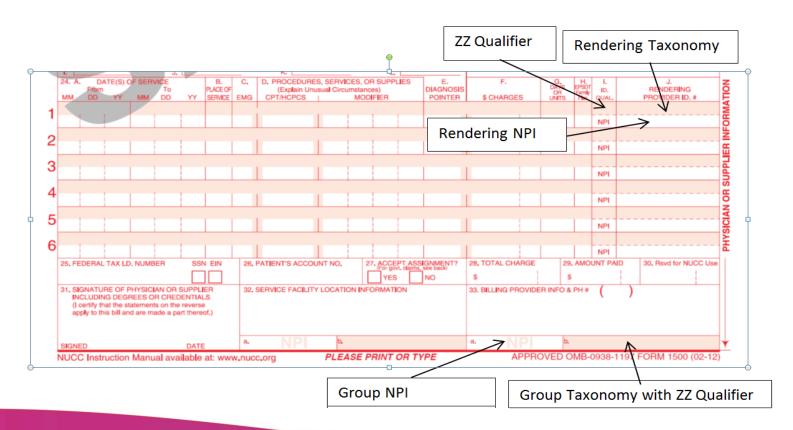
Scenario Two: Rendering NPI is different than Billing NPI

| Required Data | Paper CMS 1500 | Paper CMS 1500 Electronic Submission | |
|---|------------------------------------|--------------------------------------|----------------------------------|
| | | Loop ID | Segment/Data Element |
| Rendering NPI | <u>Unshaded</u> portion of box 24J | 2310B 2420A | NM109 NM109 |
| Taxonomy Qualifier "ZZ" | Shaded portion of box 24 I | 2310B 2420A | PRV02 REF01 PRV02 REF01 |
| Rendering Provider Taxonomy Number | Shaded portion of box 24J | 2310B 2420A | PRV03 REF02 PRV03 REF02 |
| Group NPI | Box 33a | 2010AA | NM109 |
| Group Taxonomy utilizing the "ZZ" Qualifier | Box 33b | 2000A 2010AA | PRV03 REF01 REF02 |





Rendering Provider Taxonomy Code - CMS 1500 Example



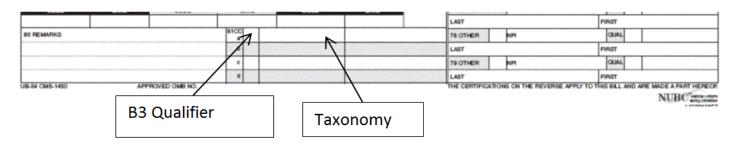




Rendering Provider Taxonomy Code - UB04 Example

| Required Data | Paper UB 04 | Electronic Submission |
|-----------------------|-------------|------------------------------|
| Taxonomy Code with B3 | Box 81 CC | Billing Level 2000A Loop and |
| Qualifier | | PRVR segment |

Below is an example of the UB 04 form



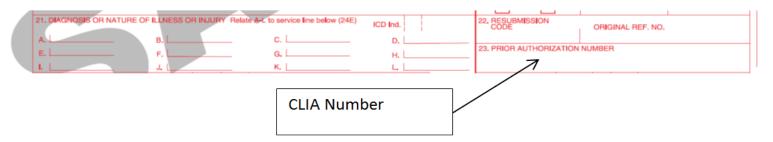




CLIA Number

- If the claim contains CLIA certified or CLIA waived services, the CLIA number must be entered in Box 23 of a CMS 1500 paper claim form, or in the appropriate loop for EDI claims.
- CLIA number is not required on UB04 submissions.
- Claims will be rejected if the CLIA number is not on the claim.

CLIA Number – CMS 1500 Example



Billing the Member





- Copays, coinsurance and any unpaid portion of the deductible may be collected at the time of service.
- The secure web 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.

Preventative Visits

HEDIS Measures





| | REWARD_TYPE | Provider limits | My Health Pays Reward Logic | Codes |
|------------|---|-----------------|--|---|
| | Annual Adult Well Visit | PCP or OBGYN | one per year | Proc codes: 99385, 99386, 99387, 99395, 99396, 99397 or Diag Code: V700, V703, V705, V706, V708, V709 or HCPCS code: G0344, G0402, G0438, G0439 |
| | Annual Childhood Well Visit over age 3 | PCP or OBGYN | one per year | Proc codes: 99382, 99383, 99384, 99385 ,99392, 99393, 99394, 99395 or Diag Code: V202, V700, V703, V705, V706, V708, V709 or HCPCS code G0438, G0439 |
| | Well Child Visits under age 3 | PCP only | Max of 6 from birth to age 1; Max of 3 between age 1 and age 2; Max of 2 between age 2 and age 3 Reward if 6 visits occur prior to the age of 15 months | 111120 000. 1/202 1/2030 1/700 1/703 1/705 |
| Well Visit | Well Child Visits under 15 months | PCP only | | Proc codes: 99381, 99382, 99383,99384, 99385, 99391, 99392, 99393,99394,99395, 99461 or Diag Code: V202, V203x, V700, V703, V705, V706, V708, V709 or HCPCS code G0438, G0439 |
| | Well Child Visits age 3,4,5,6 | PCP only | one per year | Proc codes: 99381, 99382, 99383, 99384, 99385, 99391, 99392, 99393, 99394, 99395, 99461, or Diag Code: V20.3, V20.31, V20.32, V202, V700, V703, V705, V706, V708, V709 or HCPCS code G0438, G0439 |
| | Adolescent Well Care | PCP or OBGYN | one per year | Proc codes: 99381, 99382, 99383, 99384, 99385, 99391, 99392, 99393, 99394, 99395, 99461 or Diag Code: V20.3, V20.31, V20.32, V202, V700, V703, V705, V706, V708, V709 or HCPCS code G0438, G0439 |
| Flu Shot | Flu shots (all) | Any | one per flu season (October through April) | Proc codes: 90654-90664, G0008, Q2035 - Q2039 |

Claim Payment

PaySpan





- Ambetter partners with PaySpan for Electronic Remittance Advice (ERA) and Electronic Funds Transfer.
- If you currently utilize PaySpan for other Superior products, you will be auto-enrolled in PaySpan for the Ambetter product.
- If you do not currently use PaySpan: To register, call 1-877-331-7154 or visit www.payspanhealth.com





Claim Reconsiderations, Disputes and Appeals

Claim Reconsiderations

Claim Reconsiderations Process





- A claim reconsideration is 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:

Ambetter from Superior HealthPlan Claims Reconsiderations PO Box 5010 Farmington, MO 63640-5010

Claims Disputes

Claim Disputes Process





- A Claim Dispute form can be found on our website at <u>Ambetter.SuperiorHealthPlan.com.</u>
- Must be submitted within 120 days of the Explanation of Payment.
- The completed Claim Dispute form may be mailed to:

Ambetter from Superior HealthPlan
Claim Disputes
PO Box 5000
Farmington, MO 63640-5000

Complaints/Grievances/ Appeals





Claims

 A provider must exhaust the claims reconsideration and claims dispute process before filing a Complaint/Grievance.

Complaints/Grievances

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

Complaints/Grievances/ Appeals





Appeals

• For claims processing issues follow the claim reconsideration, claim dispute and complaint/grievance process. Appeals are reserved for medical necessity determinations.

Medical Necessity

- Must be filed within 180 calendar days from the Notice of Action (denial).
- Ambetter shall acknowledge receipt within 10 business 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 24 hours.

Complaints/Grievances/ 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 of the claim reconsideration, claim dispute, complaints/grievances and appeals processes can be found in our Provider Manual at:

Ambetter.SuperiorHealthPlan.com





Additional Information

Specialty Companies/Vendors





| Behavioral Health – Cenpatico www.cenpatico.com Phone: 1-877-687-1196 – Payor ID 68069 | Dental Services – DentaQuest www.dentaquest.com Phone: 1-888-308-4766 – Payor ID CX014 |
|--|---|
| High Tech Radiology Imaging Services – NIA www.radmd.com Phone: 1-800-424-4916 | Pharmacy Services – US Script www.usscript.com Phone: 1-866-768-0468 – BIN # 008019 |
| Vision Services – Total Vision Health Plan www.opticare.com Phone: 1-866-753-5779 – Payor ID 56190 | 24 hours Nurse Advice Line - Nurse Response http://www.nurseresponse.com/ Phone: 1-877-687-1196 |

Online Provider Resources ambetter.







- Provider Manual
- Billing Manual
- Quick Reference Guides
- Forms Prior Authorization Fax forms, Claim Dispute Forms, etc.
- The Prior Authorization Pre-Screen Tool
- The Pharmacy Preferred Drug Listing
- Find a Provider Tool
- **HEDIS Guides**
- FAQ's ACA, Suspended Status, and Administrative Questions

Provider Toolkit





- Ambetter Provider Introductory Brochure
- Provider Quick Reference Guide
- FAQ
- PaySpan Quick Reference Guide
- Secure Website Portal Flyer
- Window Decal

Contact Information





Ambetter from Superior HealthPlan

Phone: 1-877-687-1196

TDD/TTY:1-800-735-2989

Ambetter.SuperiorHealthPlan.com





Questions?