



Ambetter from Superior HealthPlan

Provider Training

3/8/2018

Agenda



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



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 <https://www.healthcare.gov/>

Health Insurance Marketplace



Subsidies come in the form of:

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

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 11 states across the country:

- Arkansas, Florida, Georgia, Illinois, Indiana, Massachusetts, Mississippi, New Hampshire, Ohio, Texas and Washington

Every year Ambetter expands its footprint in Texas.

- In 2014 Ambetter launched in just 11 counties
- Now, for 2018 Ambetter will serve 41 counties in the State of Texas

Ambetter Counties in Texas

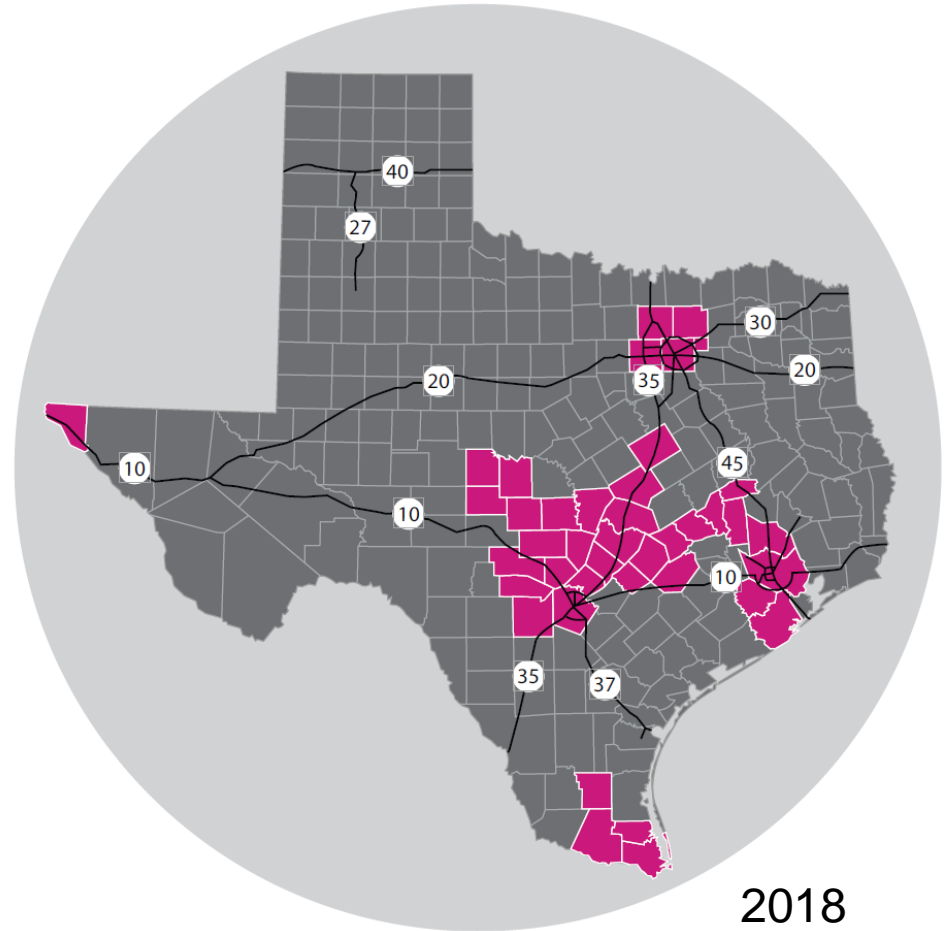
ambetter.



FROM

superior
healthplan.

- Coverage is available in:
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, Kendall, Kerr, Lee,
Llano, **Madison**, Mason,
McCulloch, McLennan,
Medina, Menard,
Montgomery, Rockwall,
Tarrant, Travis, Willacy,
Williamson



2018

Member ID Card



Member ID Card:

	EXCLUSIVE PROVIDER NETWORK IN NETWORK COVERAGE ONLY QHP TDI
Subscriber: [Jane Doe]	Effective Date of Coverage: [XX/XX/XX]
Member: [John Doe]	RXBIN: 004336
Policy #: [XXXXXXXXXX]	RXPCN: ADV
Member ID #: [XXXXXXXXXXXXXX]	RXGROUP: RX5447
Plan: [Ambetter Balanced Care 1 + Vision + Adult Dental]	Pharmacy Administrator: Envolve Pharmacy Solutions

COPAYS	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.	Deductible (Med/Rx): [\$250/\$500] Coinsurance (Med/Rx): [50%/30%]
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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	Medical Claims: Superior HealthPlan Attn: CLAIMS PO Box 5010 Farmington, MO 63640-5010
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Numbers below for providers:
EDI Payor ID: 68069
EDI Help Desk: Ambetter.SuperiorHealthPlan.com
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.

AMB17-TX-C-00036 ©2017 Celtic Insurance Company. All rights reserved.

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 done through:

- Visiting the Secure Provider Portal
 - Provider.SuperiorHealthPlan.com
- Calling Provider Services
 - 1-877-687-1196

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 and may wish to have member assigned to them for future care
- PCPs should confirm that a member is assigned to their patient panel, through the Secure Provider Portal.



Prior Authorization

Prior Authorization



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
- Digital Breast Imaging (DBI) does not require prior authorization for preventive and diagnostic purposes.

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

Prior Authorization



Inpatient Authorization*:

- All elective/scheduled admission notifications requested at least five 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.*

Prior Authorization



Ancillary Services*:

- Air Ambulance Transport (non-emergent fixed-wing airplane)
- Durable Medical Equipment (DME)
- Hearing Aid Devices (including cochlear implants)
- Genetic Testing
- Quantitative Urine Drug Screen
- 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 & DME
- Orthotics/Prosthetics
 - Therapy
 - Occupational
 - Physical
 - Speech

**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.*

Prior Authorization



Service Type*	Timeframe
Scheduled admissions	Prior Authorization required five business days prior to the scheduled admission date.
Elective outpatient services	Prior Authorization required five business days prior to the elective outpatient admission date.
Emergent inpatient admissions	Notification within one business day.
Observation – 23 hours or less	Notification within one business day for non-participating providers.
Observation – greater than 23 hours	Requires inpatient prior authorization within one business day.
Emergency room and post stabilization, urgent care and crisis intervention	Notification within one business day.
Maternity admissions	Notification within one business day.
Newborn admissions	Notification within one business day.
Neonatal Intensive Care Unit (NICU) admissions	Notification within one business day.
Outpatient Dialysis	Notification within one business day.

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

Utilization Determination Timeframes



Type*	Timeframe
Prospective/Urgent	One business day
Prospective/Non-Urgent	Two business days
Emergency Services	60 minutes
Concurrent/Urgent	24 hours (1 calendar day)
Retrospective	30 calendar days

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

Pre-Auth Needed Tool



Are Services being performed in the Emergency Department?

YES NO

Types of Services	YES	NO
Is the member being admitted to an inpatient facility?	<input type="radio"/>	<input checked="" type="radio"/>
Is the member having observation services?	<input type="radio"/>	<input checked="" type="radio"/>
Are anesthesia services being rendered for pain management or dental surgeries?	<input type="radio"/>	<input checked="" type="radio"/>
Is the member receiving hospice services?	<input type="radio"/>	<input checked="" type="radio"/>
Are services, other than DME, orthotics, prosthetics, and supplies, being rendered in the home?	<input type="radio"/>	<input checked="" type="radio"/>

Enter the code of the service you would like to check:

69436

Check

N
No

69436 - TYMPANOSTOMY GEN ANES
No authorization required.

Prior Authorization



Prior Authorization can be requested in three 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 1-855-537-3447.
 - The fax authorization forms are located on our website at Ambetter.SuperiorHealthPlan.com.
3. Call for Prior Authorization at 1-877-687-1196.

Prior Authorization



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.



Verification of Eligibility, Benefits and Cost Share

Verification of Eligibility, Benefits and Cost Share



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

1. On 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. 24/7 Interactive Voice Response system at 1-877-687-1196.
 - 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



Viewing Eligibility For : 430662495

Eligibility Check

Date of Service: 06/28/2013 Member ID or Last Name: 123456789 or Smith DOB: mm/dd/yyyy [Check Eligibility](#) [Print](#)

ELIGIBLE	DATE OF SERVICE	PATIENT NAME	DATE CHECKED	CARE GAPS	PROGRAM	
Eligible	06/28/2013	SAMUEL MEMBER	6/28/2013		Ambetter	Remove

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Verification of Benefits



Viewing Patients For: 430662495 Find Patient

[Back to](#) **SAMUEL**

Overview	Start Date	End Date	Program	Product Name
Cost Sharing	Mar 1, 2011	Ongoing	Ambetter	Gold 1
Assessments	Nov 15, 2010	Feb 25, 2011	Hoosier Healthwise	TANF
Health Record				
Care Plan				
Authorizations				
Coordination of Benefits				
Claims				
Summary of Benefits				
Pharmacy PDL				

Verification of Cost Shares



Viewing Patient For: 261622160 Find Patient

Back to **Jane Member**

Overview
Cost Sharing
 Assessments
 Health Record
 Care Plan
 Authorizations
 Coordination of Benefits
 Claims
 Summary of Benefits
 Pharmacy PDL

This patient is eligible as of today, Jun 17, 2013.

Medical **Drugs** Dental Vision

Medical Deductible and Out-of-Pocket Limits

Item	Total Amount	Met Year to Date*	Remaining**
Deductible Individual (2013)	\$1,100	\$500	\$1,800
Deductible Family (2013)	\$2,200	\$1,100	\$2,250
Out-of-Pocket Limit Individual (2013)	\$8,300	\$0	\$8,300
Out-of-Pocket Limit Family (2013)	\$16,600	\$0	\$6,400

*Based on Fully Adjusted claim date
 ** Collect the lesser of Individual Remaining or Family Remaining Amounts

Co-Insurance	
Patient	ambetter
30%	70%

Co-Pay	
Visit Type	Amount
Primary Care	\$20
Specialist	\$50
Emergency Room	\$150

Free Primary Care Visits* (2013) Total Available: 3 Used Year to Date: 2 Remaining: 1

Physical Therapy Visits (2013) Total Available: 15 Used Year to Date: 5 Remaining: 10

* After visit includes only the visit code provided by your Primary Care Provider. Any lab, radiology (x-ray), prior surgeries, or other services provided during the visit will be subject to deductibles and co-insurance. Please note that preventative care visits, such as an annual well-visit/exam, are not included as part of the free visits. Preventative care visits are covered, separately, at 100% by ambetter.

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 in-network specialists.



Complaints/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 and appeals processes can be found in our provider manual at:
[Ambetter.SuperiorHealthPlan.com](https://www.Ambetter.SuperiorHealthPlan.com)



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 three ways:

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

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:
[Ambetter.SuperiorHealthPlan.com](https://www.Ambetter.SuperiorHealthPlan.com)
- 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 three 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, provider may bill the member directly for services.

Claim Submission



Member in Suspended Status (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".

Claim Submission



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.

Claim Submission



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 www.PaySpanHealth.com



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. – 5:00 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
- HEDIS/Care Gap reviews
- Financial analysis
- EHR utilization assistance
- Demographic information update
- New practitioner credentialing
- Administrative policies, procedures and operational issues
- Performance patterns
- 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

Public Website



Ambetter.SuperiorHealthPlan.com

The screenshot shows the homepage of the Ambetter website. At the top left is the 'ambetter.' logo and the 'FROM superior healthplan.' logo. The top right navigation bar includes links for 'Home', 'Find a Doctor', 'Login', and 'Contact', along with a search bar and a language selector. Below the navigation is a horizontal menu with three tabs: 'FOR MEMBERS', 'FOR PROVIDERS', and 'HOW TO ENROLL'. The main content area features a purple banner with the text 'Open Enrollment begins November 1st. Start preparing now.' and a 'Learn More' button. Below this are three image-based sections: 'Find the Right Health Plan' (with a woman and child), 'For Members' (with a woman and child on a bicycle), and 'My Health Pays™ Rewards Program' (with two women). At the bottom, the text reads 'Ambetter from Superior HealthPlan' followed by a short paragraph about the company's history and the new insurance plan.

ambetter. FROM superior healthplan.

Home Find a Doctor Login Contact search

language

FOR MEMBERS FOR PROVIDERS HOW TO ENROLL

Login

Find a Provider

Pay My Premium

How to Enroll

Learn More +

Our Health Plans +

Health & Wellness +

For Members +

For Providers +

For Brokers +

For Navigators

Newsroom

Community Events

Open Enrollment begins November 1st. Start preparing now. [Learn More](#)

Find the Right Health Plan

For Members

My Health Pays™ Rewards Program

Ambetter from Superior HealthPlan

For years, Superior HealthPlan has delivered healthcare solutions to Texas residents. And now, it's easier to stay covered with our Health Insurance Marketplace insurance plan: Ambetter.

Public Website



Provider resources available on the Ambetter website includes, but is 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

Secure Provider Portal



Information contained on Provider.SuperiorHealthPlan.com includes, but is not limited to:

- Member Eligibility & Patient Listings
- Health Records & Care Gaps
- Authorizations
- Claims Submissions & Status
- Corrected Claims & 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
 - Emergency Room Utilization
 - Rx Claims Report
 - High Cost Claims

Secure Provider Portal



Registration is free and easy. Visit Provider.SuperiorHealthPlan.com to get started.

A screenshot of the Secure Provider Portal website. The top navigation bar includes links for "Features", "Join Our Network", and a "CREATE ACCOUNT" button. The main content area is titled "The Tools You Need Now!" with the subtext "Our site has been designed to help you get your job done." Below this, there are three service cards: "Check Eligibility" (with a thumbs-up icon), "Authorize Services" (with a checkmark icon), and "Manage Claims" (with a dollar sign icon). On the right side, there is a "Login" form with fields for "User Name (Email)" (containing "name@domain.com") and "Password", a green "Login" button, and a link for "Forgot Password / Unlock Account". Below the login form, there is a "Need To Create An Account?" section with an orange "Create An Account" button. At the bottom right, there is a "How to Register" section with two blue buttons: "Provider Registration Video" and "Provider Registration PDF".



Contact Information

Specialty Vendor Contacts



Service	Specialty Company/Vendor	Contact Information
High Tech Imaging Services	National Imaging Associates	1-800-424-4916 www.RadMD.com
Vision Services	Envolve Vision Services	1-866-753-5779 https://visionbenefits.envolvehealth.com/
Pharmacy Services	Envolve Pharmacy Solutions	1-866-399-0928 https://www.envolvehealth.com/pharmacy.html

Specialty Vendor Contacts



- National Imaging Associates
 - Provides radiology network management services and manages the prior authorizations for non-emergent, advanced, outpatient imaging services rendered to Ambetter members.
- Engolve Vision Services
 - Administers fully customizable vision plans to help reduce both provider and member costs.
- Engolve Pharmacy Solutions
 - Transforms the traditional pharmacy benefit delivery model through innovative, flexible pharmacy solutions, customized care and prescription drug coverage management.

Contact Information



Ambetter from Superior HealthPlan

Phone: 1-877-687-1196

TTY/TDD: 711

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



Questions
