Welcome To Ambetter From NH Healthy Families

Your Partner In Better Healthcare

2024 Provider Orientation

ambetter HEALTH™

PROVIDER ORIENTATION

2024

AGENDA

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

OVERVIEW

WE ARE
AMBETTER

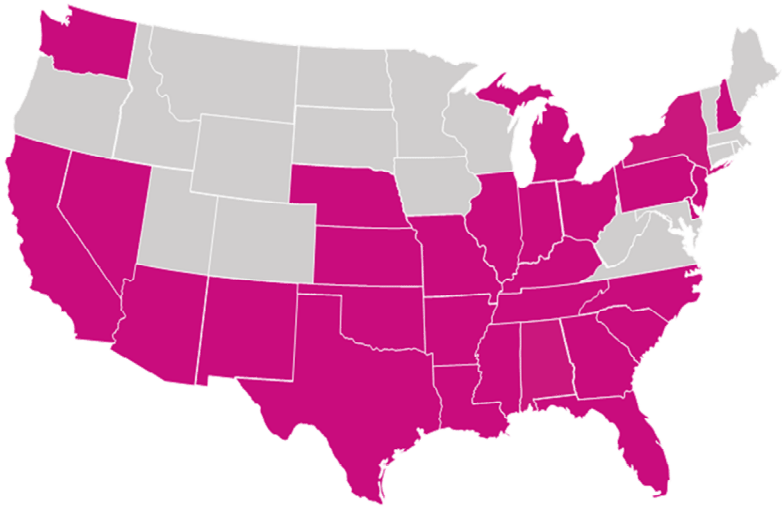
We provide market-leading, affordable health insurance on the marketplace.

#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**

~ **Lower income, underinsured and uninsured**

PARTNERSHIP

- 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

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)

**May be greater based on state requirements*

AFFORDABLE CARE ACT

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

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 (HealthCare.gov) 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.

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 — ***New Hampshire is a Federally Facilitated Marketplace***

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

HEALTH INSURANCE MARKETPLACE

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

OUR NETWORKS

OUR NETWORKS

~ 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.

Networks Build To Offer More

OUR NETWORKS

Bronze | Silver | Gold*: The Ambetter core network – our broadest network of healthcare providers and hospitals offering affordable care to individuals or families that need to purchase healthcare coverage on their own. Referrals are not required.

**Network availability varies by state.*

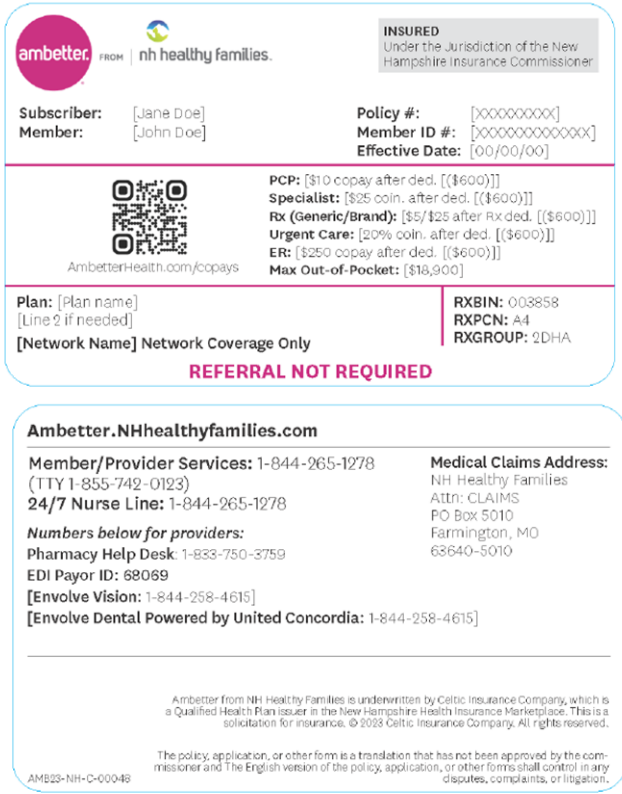
Our Innovative Networks

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

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



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WHAT YOU NEED TO KNOW

KEY CONTACT INFORMATION

Ambetter from NH Healthy Families

PHONE
1-844-265-1278

TTY/TDD
1-855-742-0123

WEB
Ambetter.nhhealthyfamilies.com

PORTAL
https://provider.nhhealthyfamilies.com

AMBETTER PROVIDER MANUAL

THE PROVIDER MANUAL IS YOUR COMPREHENSIVE GUIDE TO DOING BUSINESS WITH AMBETTER FROM NH HEALTHY FAMILIES

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 From NH Healthy Families website at ambetter.nhhealthyfamilies.com

PROVIDER ENGAGEMENT

The **Ambetter from NH Healthy Families** Provider Engagement 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 **Ambetter from NH Healthy Families** Provider Services at **1-844-265-1278** providers are able to access real time assistance for all their service needs.

PROVIDER ENGAGEMENT

- As an **Ambetter from NH Healthy Families** provider, you will have a dedicated Provider Engagement Administrator available to assist you
- Our Provider Engagement Administrators serve as the primary liaisons between our health plan and the provider network
- Your Provider Engagement Administrator is here to help you operate your practice and address needs, such as:

✓Inquiries related to administrative policies, procedures, and operational issues
✓ Performance pattern monitoring
✓ Contract clarification
✓ Membership/provider roster questions
✓ Secure Portal registration and PaySpan
✓ Provider education
✓ HEDIS/care gap reviews
✓ Financial analysis
✓ EHR Utilization
✓ Demographic information updates
✓ Initiate credentialing of a new practitioner

PROVIDER NETWORK OPERATIONS

- Providers should submit updates to demographic data to NH_ProviderNetworkOperations@CENTENE.COM within 30 days of the data change becoming effective.
- Forms to add new practitioners can be found on our website and should be submitted along with all credentialing documentation to NH_ProviderNetworkOperations@CENTENE.COM
- Enrollments are effective 30 days from the date all clean documents are received by Ambetter.

Please send the following items to NH_ProviderNetworkOperations@CENTENE.COM:

- **Contract Clarification**
- **Demographic information updates**
- **Initiate credentialing of a new practitioner**
- **Inquiries related to the status of a new practitioner or Join Our Network request**

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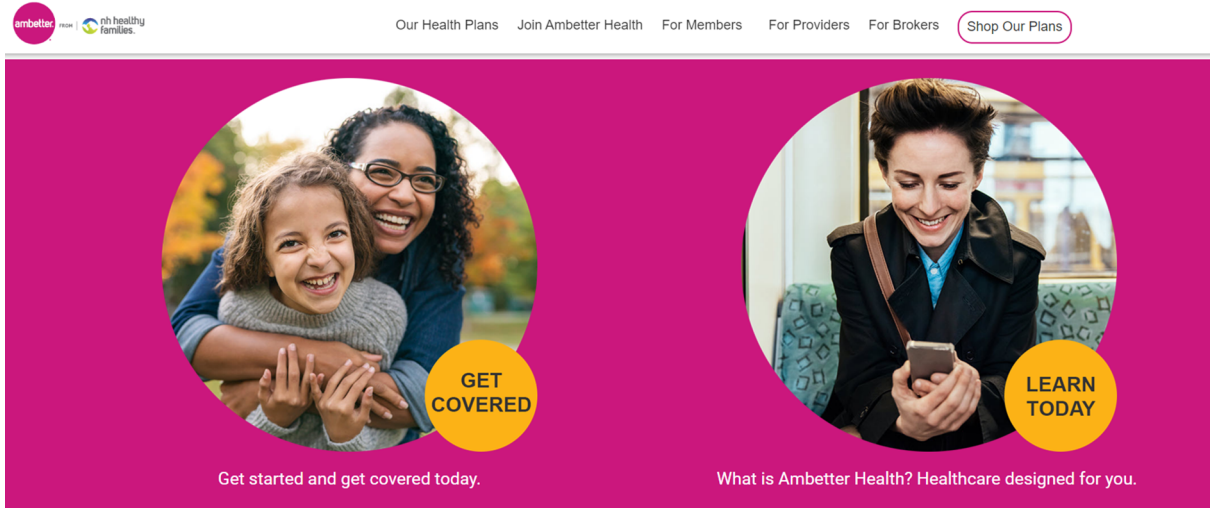
PUBLIC WEBSITE AND SECURE PORTAL

AMBETTER PUBLIC WEBSITE

AMBETTER.NHHEALTHYFAMILIES.COM



Ambetter Public Website

AMBETTER PUBLIC WEBSITE

WHAT'S ON THE PUBLIC WEBSITE?

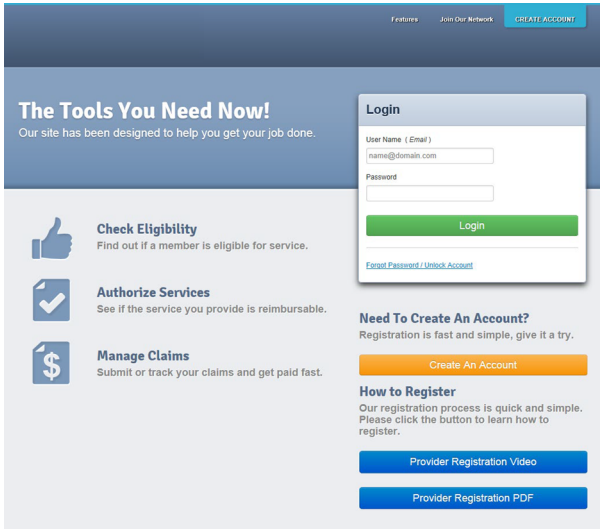
- Provider Manual
- Quick Reference Guides
- Important Forms (Notification of Pregnancy, Prior Authorization Fax forms, etc.)
- The Pre-Auth Needed Tool
- The Pharmacy Preferred Drug Listing

Ambetter Public Website

SECURE PROVIDER PORTAL

REGISTRATION IS FREE AND EASY!

Contact your Provider Engagement Administrator to get started!



Secure Provider Portal

SECURE PROVIDER PORTAL

WHAT'S ON THE SECURE PROVIDER PORTAL?

- Member eligibility and 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

SECURE PROVIDER PORTAL

INSIGHTFUL REPORTS

PCP reports available on **Ambetter from NH Healthy Families** Secure Provider Portal are generated monthly and can be exported into a PDF or Excel format.

PCP REPORTS INCLUDE:

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

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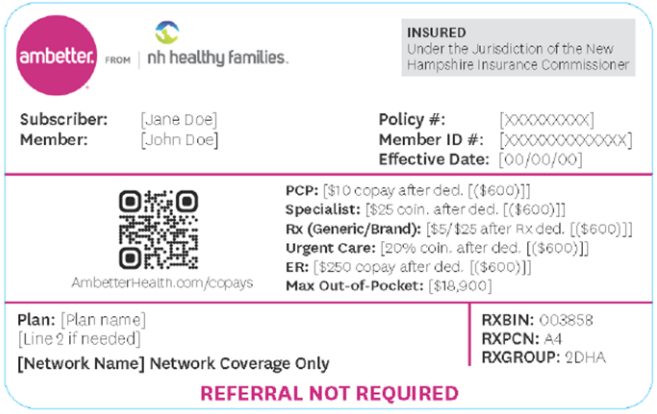
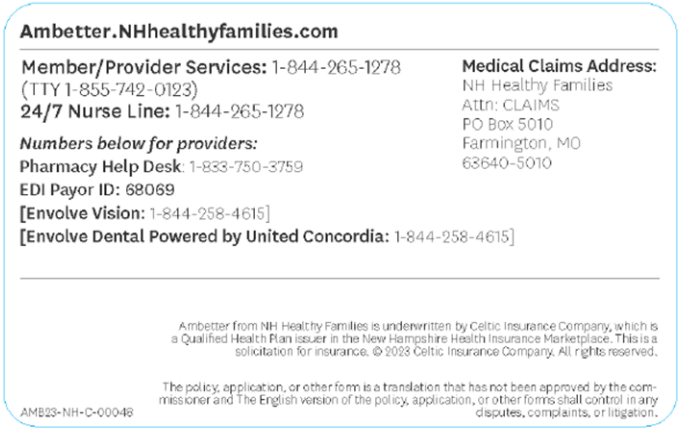
VERIFICATION OF ELIGIBILITY, BENEFITS AND COST SHARES

MEMBER ID CARD





Provider Services Contact Information

Plans can include:
- Ambetter Gold / Silver / Bronze
- SELECT
- VALUE
- Ambetter Virtual Access

Certain plans may have a referral requirement. Please note:
1. Referral from PCP is required to see a specialist. Auth may be required.
2. Referral from PCP is **not** required to see a specialist. Auth may be required.

Pharmacy Benefit Information

Navigating the Member ID Card

ELIGIBILITY, BENEFITS AND COST SHARE

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.
- PCPs can still administer service if the member is not on their panel and they wish to have the member assigned to them for future care

Verification of Eligibility, Benefits and Cost Share

ELIGIBILITY, BENEFITS AND COST SHARE

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

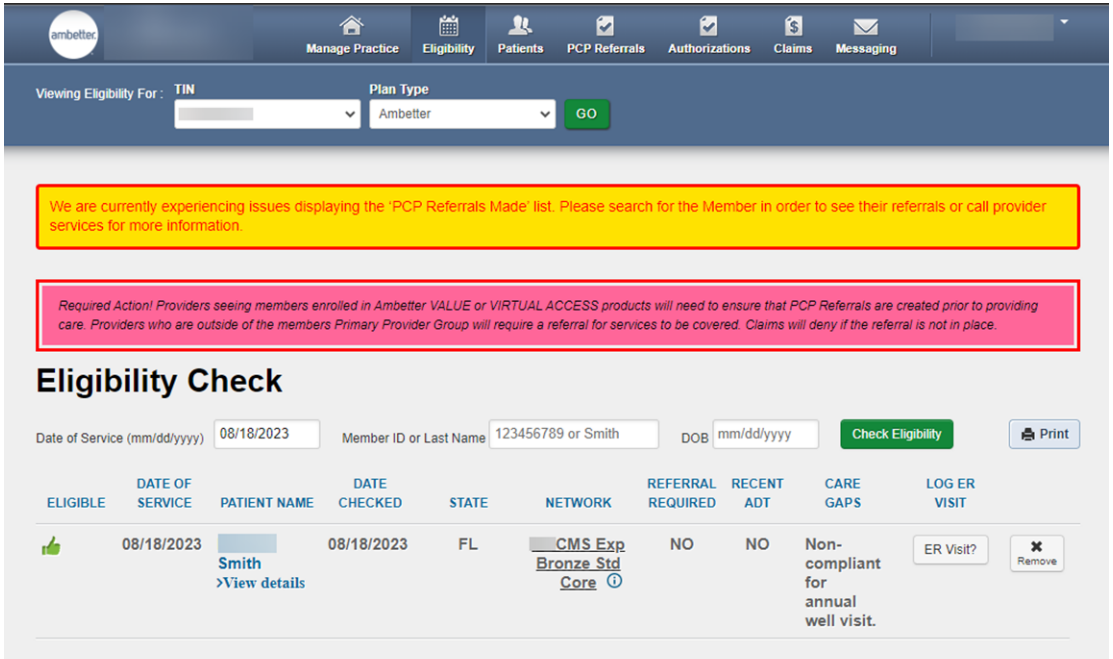
✓ **The Ambetter Secure Portal: https://provider.nhhealthyfamilies.com/sso/login**
If you are already a registered user of the Ambetter for NH Healthy Families secure portal, you do NOT need a separate registration!

✓ **24/7 Interactive Voice Response System**
Enter the Member ID Number and the month of service to check eligibility

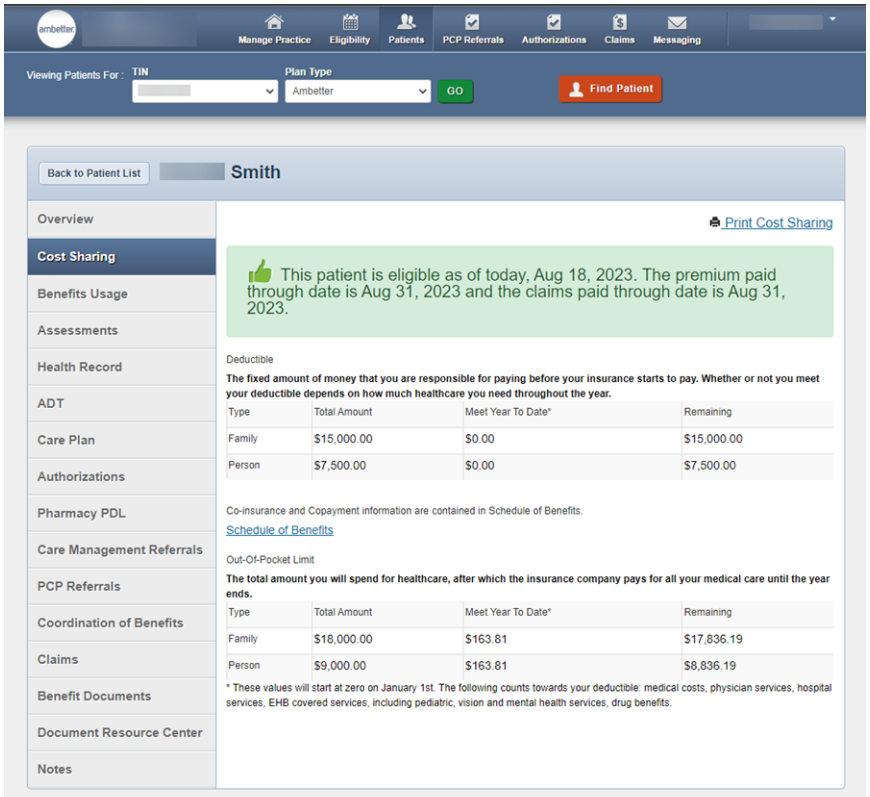
Contact Provider Services: 1-844-265-1278

Verification of Eligibility, Benefits and Cost Share

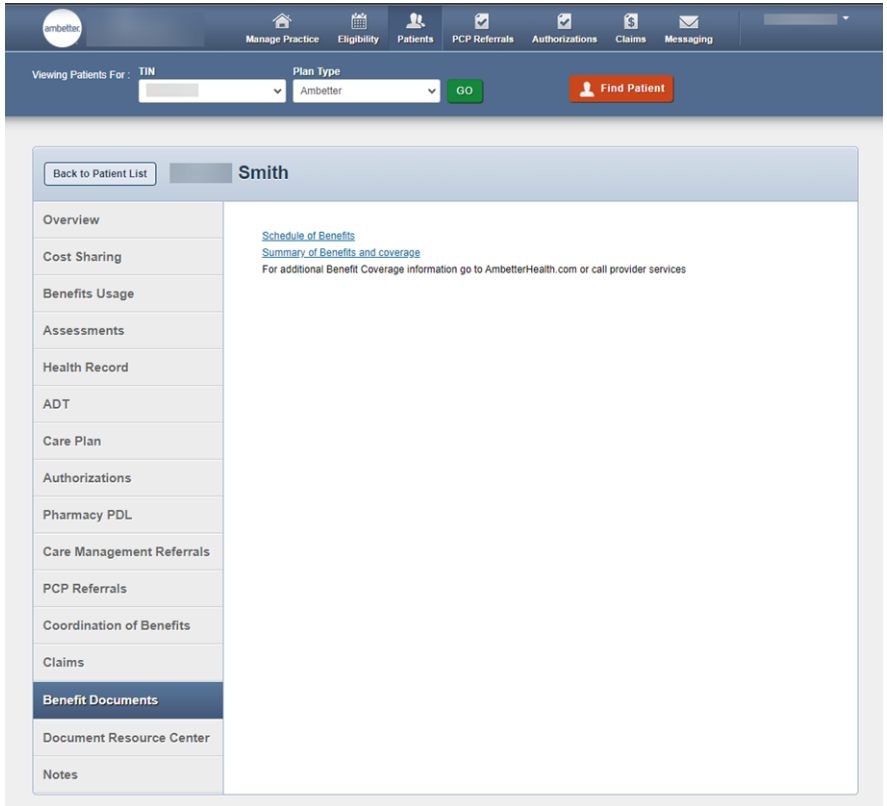
VERIFICATION OF ELIGIBILITY ON THE PORTAL



VERIFICATION OF COST SHARES ON THE PORTAL



VERIFICATION OF BENEFITS ON THE PORTAL



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REFERRALS

AMBETTER PCP REFERRAL REQUIREMENTS

- 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

Ambetter Plan	Referral Requirement?
Gold / Silver / Bronze	No

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PRIOR AUTHORIZATION

HOW TO SECURE A PRIOR AUTHORIZATION

NEED PRIOR AUTHORIZATION?
It can be requested in the following ways:

- ✓ Secure Web Portal (This is the preferred and fastest method.)
  https://provider.nhhealthyfamilies.com/sso/login

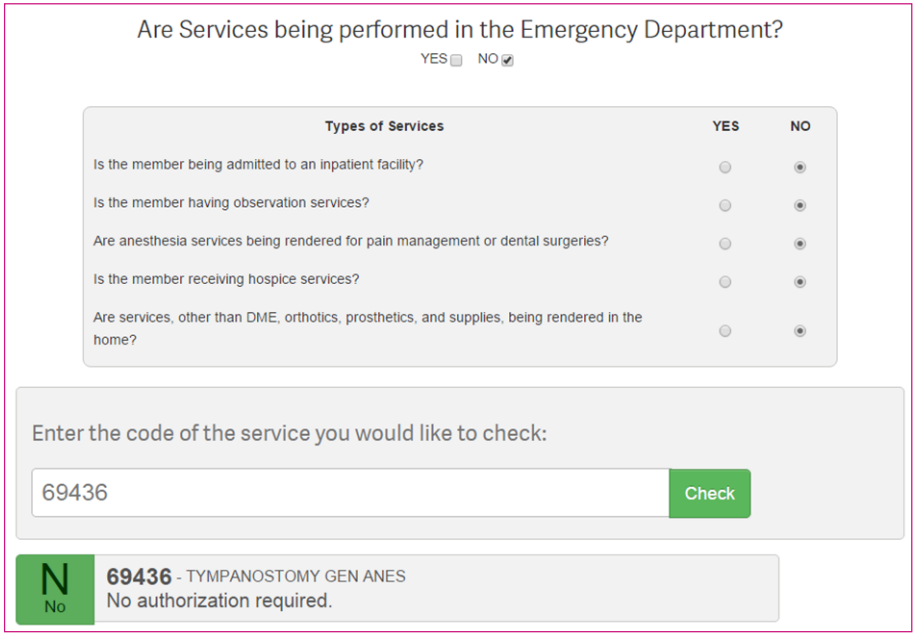
- ✓ Phone
  1-844-265-1278

- ✓ Fax
  1-877-502-7255

After normal business hours and on holidays, calls are directed to the plan's 24-hour nurse advice line. Notification of authorization will be returned via phone, fax, or web.

IS PRIOR AUTHORIZATION NEEDED?

- 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 NH Healthy Families website at **ambetter.nhhealthyfamilies.com**



REQUIREMENTS

PROCEDURES / SERVICES THAT NEED 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.*

Prior Authorization Requirements

REQUIREMENTS

INPATIENT AUTHORIZATION IS NEEDED FORTHE 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 day following the date of admission
- Newborn deliveries must include birth outcomes
- Partial Inpatient, PRTF and/or Intensive Outpatient Programs (IOP)

Prior Authorization Requirements

REQUIREMENTS

ANCILLARY SERVICES THAT NEED 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.*

Prior Authorization Requirements

TIMEFRAMES

Service Type	Timeframe
Scheduled admissions	Prior Authorization required five (5) business days prior to the scheduled admission date
Elective outpatient services	Prior Authorization required five (5) business days prior to the elective outpatient admission date
Emergent inpatient admissions	Notification within one (1) business day
Observation – 48 hours or less	Notification within one (1) business day for non-participating providers
Observation – greater than 48 hours	Requires inpatient prior authorization within one (1) business day
Emergency room and post stabilization, urgent care and crisis intervention	Notification within one (1) business day
Maternity admissions	Notification within one (1) business day
Newborn admissions	Notification within one (1) business day
Neonatal Intensive Care Unit (NICU) admissions	Notification within one (1) business day
Outpatient Dialysis	Notification within one (1) business day

Prior Authorization Timeframes

TIMEFRAMES

Type	Timeframe
Prospective/Urgent	Three (3) calendar days
Prospective/Non-Urgent	Fourteen (14) calendar days
Emergency services	60 minutes (1 hour)
Concurrent/Urgent	Twenty-four (24) hours (1 calendar day)
Retrospective	Thirty (30) calendar days

Utilization Determination Timeframes

CORRECT CODING

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 FOR PRIOR AUTHORIZATION

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CLAIMS, BILLING AND PAYMENTS

CLAIMS

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 <INSERT NUMER> 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**
   https://provider.nhhealthyfamilies.com/sso/login

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 **https://ambetter.nhhealthyfamilies.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 180 days of the Explanation of Payment.
- Mail claim reconsiderations to:

  P.O. Box 5010
  Farmington, MO 63640-5010

CLAIM DISPUTES

- Must be submitted within 180 days of the Explanation of Payment
- A Claim Dispute form can be found on our website at ambetter.nhhealthyfamilies.com

Mail completed Claim Dispute form to:

P.O Box 5000
Farmington, MO 63640-5000

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 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 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.

Claims for members in a suspended status are not considered "clean claims."

HELPFUL INFORMATION ABOUT CLAIMS

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 https://provider.nhhealthyfamilies.com/sso/login
- 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

CLAIMS PAYMENTS

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 and click Register
  ~ You may need your National Provider Identifier (NPI) and Provider Tax ID Number (TIN) or Employer Identification Number (EIN)

ELECTRONIC FUNDS TRANSFER

2024 Provider Orientation

COMPLAINTS, GRIEVANCES AND APPEALS

COMPLAINTS, GRIEVANCES AND APPEALS

CLAIMS

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

COMPLAINT/GRIEVANCE

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

COMPLAINTS, GRIEVANCES AND APPEALS

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 thirty (30) calendar days from the Notice of Action.
- Ambetter shall acknowledge receipt within ten (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 thirty (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 seventy-two (72) hours.

COMPLAINTS, GRIEVANCES AND APPEALS

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 **https://ambetter.nhhealthyfamilies.com/**

2024 Provider Orientation

SPECIALTY SERVICES & VENDORS

SPECIALTY COMPANIES AND VENDORS

Service	Specialty Company/Vendor	Contact Information
High Tech Imaging Services	National Imaging Associates	1-844-265-1278 www.radmd.com
Vision Services	Envolve Vision©	1-800-334-3937 www.envolvevision.com
Dental Services	Envolve Dental©	www.envolvedental.com
Pharmacy Services	Pharmacy Services	1-866-399-0928 (Phone) 1-866-399-0929 (Fax)

OUR SPECIALTY COMPANIES AND VENDORS

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Questions?