



## Activ News September 27, 2023

### **Ambetter Plans – What You Need to Know**

**Are you considered in-network for ALL Ambetter Plans?** The short answer is no, you are not. None of the Providers participating in Ambetter are in-network for ALL Ambetter Plans.

Ambetter is a national product for Centene. There are dozens of different Plans offered to consumers. The Plans fall into three categories. Below are some brief details about each category of Plans.

#### **Core Plans –**

- The overwhelming majority of patients have a Core Plan at either the Bronze, Silver or Gold level.
- Ambetter sells the Core Plans on the Marketplace ([www.healthcare.gov](http://www.healthcare.gov)) in 26 states.
- All ActivHealthCare (Activ) Providers participating in Ambetter can see patients covered under a Core Plan regardless of the state in which the Ambetter Plan was purchased. We often see claims from Florida, Texas, Missouri, and other states, but most are from Georgia, South Carolina, or Tennessee.

#### **Virtual Access Plans –**

- If you are participating in Ambetter, you are covered for the Virtual Access Plans.
- These Plans require a referral from the patient's Primary Care Physician (PCP) to see a specialist, including chiropractors.
- The referral must be done online, and it must be referenced on your claim form. (See Activ's [How to File a Claim instructions](#).)
- Technically, you can see patients regardless of the state in which the Ambetter Plan was purchased. Practically, even though the PCP visit is a virtual visit, if the person is from out of state, it will probably be more difficult to get the referral completed properly. More difficult does not mean impossible. In this situation, please be sure the patient understands a referral is needed and they need to work with their PCP to complete the referral prior to the first visit.
- Since a small percentage of patients purchase Virtual Access Plans, most Providers will not run into an out of state patient with this type of coverage.

#### **Limited HMOs, Select Plans or Value Plans –**

- In some states, not all, Ambetter is offering some Plans that are designed around large hospital systems. These Plans are called Limited HMO's, Select Plans or Value Plans.
- These Plans are purchased by a small percentage of patients.
- Members purchase the Plans at a lower premium because they are limited to a much smaller selection of in-network Providers than the Core Plans and they operate in a limited geographical area.

- There are three categories of the Select Plans in Georgia. There are not any Select Plans in South Carolina, but there may be in the future. There is one category of Select Plans offered in Tennessee, Arizona, Florida, and Nevada. In Texas Ambetter offers a Value Plan option which seems to be similar to the Select Plans.
- These Plans will probably not cover chiropractors or other Providers who are outside of the limited geographical area in which they are sold. They may not even cover all of the Providers participating in the Core Plans in the state or county where the patient lives.
- You need to verify if you are participating in the Select or Value Plan when you verify patient eligibility.
- You may also be able to identify the coverage by the name of the Plan on the patient's insurance ID card.
- You can determine if you are participating by using the Find a Doctor feature located under the Member section of the Ambetter website.

Insurance can get complicated sometimes, but it is best to determine network status and eligibility prior to the patient's first visit. The best way to verify Ambetter eligibility and network status is through the Ambetter website.

If you have any questions on how to register for Provider access through Ambetter or need any help, please let Activ know.

[Website](#)

[About Us](#)

[Provider Portal](#)

[Credentialing](#)

[News](#)

[Contact Us](#)



**ActivHealthCare**

1926 Northlake Parkway, Suite 100  
Tucker, GA 30084

Phone 770.455.0040  
Fax 770.455.6188