



## Ambetter Plans

April 17, 2023

### Ambetter Plans: Core, Select and Virtual Access

(How to get paid on Virtual Access plans)

This article will give a brief explanation of the different plan categories and focus on how the Virtual Access plans operate with respect to chiropractic. More information and sample insurance ID cards can be found in the 2023 Ambetter Provider Training presentation located under Provider Resources at <https://ambetter.pshpgeorgia.com/content/dam/centene/peachstate/ambetter/PDFs/Rev2023AmbPrvdrTraining.pdf>

Ambetter has three different categories of insurance plans.

**Core network plans:** The core network is the most inclusive group of Ambetter Providers. These plans have many different plan names with three basic groups: Bronze, Silver or Gold. These plans allow for participants to utilize all Ambetter Providers.

**Select network plans:** The Select plans were developed in Georgia and are built around hospital systems. The plans generally cost less than the core products, but the patients are limited to seeing Providers outside of the Select network in which they participate. Since chiropractors are generally not affiliated with hospital systems, Peach State Health Plan is using ActivHealthCare chiropractors to meet their network needs. Currently, the Select plans are built around Wellstar, Piedmont and St. Joseph's Candler hospital systems. We have been informed that all the Georgia chiropractors in ActivHealthCare will eventually be added into the Select plans, but that process has not yet been completed. If you are not in the network, the claims will not be covered.

**Virtual Access plans:** The Virtual Access plans are built around telehealth with a Primary Care Physician (PCP). The patient must get a referral to be covered for chiropractic care or other services provided by a Specialist. There are exceptions to the referral requirement, such as an ER claim, OB/GYN, but a PCP referral is required for chiropractic care. The PCP must follow the Ambetter referral process. The process includes the following steps:

1. The PCP must enter the information through the Ambetter provider portal;
2. The patient or PCP must provide the chiropractor with the referral paperwork; and
3. The insurance claim must reference the referral in boxes 17, 17.a, 17.b and 23 of the Form 1500. (Detailed instructions can be found on pages 131-139 of the Ambetter from Peach State Health Plan Provider and Billing Manual at <https://ambetter.pshpgeorgia.com/content/dam/centene/peachstate/ambetter/PDFs/2023-GA-AmbProviderManual.pdf>.)

If the PCP does not complete the online referral process the claim will be denied. If the referral is completed properly, it will be posted under the participant's eligibility information on the Ambetter provider portal. The PCP and plan participant are responsible for the referral being completed. If it is not completed, you should have the patient contact their PCP.

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