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#### **Ambetter**

In our previous newsletter, dated March 29, 2018, we gave a couple of examples of insurance cards and a summary of the benefits. Three sources were used to verify the benefits for Ambetter. As it turns out, claims are not being processed as we expected.

97140 - We were told this was a covered code. A quick review of claims processed shows it has been allowed about 10% of the time. Most of the time, the code was denied as incidental, even when the modifier 59 was used. ActivHealthCare is appealing to Ambetter to try to get the claims reprocessed.

Please monitor your claims carefully. If they are processed differently than you were told by Ambetter, let us know.

### 98941 and AT Modifier

We were recently involved with a claim for CDPHP. It is an insurance carrier that offers a wide range of policies, including Medicare Advantage policies. They denied the claims for 98941 because it did not have an AT modifier. This was not a Medicare claim, but the payer said they are using CMS guidelines for coding. Since the modifier AT was not there, they denied the service as maintenance care. They will reconsider the claim with a corrected bill.

It is probably easier for CDPHP to apply the CMS rules across the board to all polices rather than to have two sets of rules, one for Medicare Advantage and one for non-Medicare policies. Peach State Health Plan has also told me two times that they are following CMS guidelines in respect to coding. They are also processing Medicare and non-Medicare policies.

I am not suggesting that you change your billing practices, but I am suggesting that you pay close attention to your reimbursements. Also, review the provider guides and manuals on a payer's websites when they are available. A payer can change the rules at any time. Also, they may apply rules inconsistently, like we are seeing from Ambetter. It is your office responsibility to make sure the reimbursements are correct. If they are not, please be sure to let us know and appeal the claim.

## **Alliant Health Plan**

Recently we received a remittance advice from Alliant with about \$20,000 in claims. In many cases, a deductible and a copayment were applied to the same claim. This was a software glitch on their end. We have contacted Alliant. They are aware of the problem and working to correct the claims. Not every claim was affected, but you may want to monitor your claim payments to make sure they are correct.

## **Aetna Signature Choice & Multiplan**

MultiPlan is a second tier network for the Aetna Signature Choice POS product. The insurance card will have the MultiPlan logo. However, if you participate with ASHN, please submit your claims to ASHN. MultiPlan fee schedule will only apply if you do not participate with ASHN.

#### **Memorial Health Partners**

As we previously mentioned, Memorial Health was purchased by HCA. As of 2/1/2018, Aetna became the third party administrator for Memorial Hospital's insurance plan. Memorial Health Partners is still the network and claims should be sent through ActivHealthCare. If you are told otherwise, please call us.

We had a meeting with MHP a couple of weeks ago to see what the future holds. We were told that HCA values MHP and is planning expansion. They will continue to be the network for Memorial, Gulf Stream and other groups and are even planning some expansion.

# First Health Auto (Coventry Auto Solutions), MultiPlan and Prime Health Services

For the past several years, we have given providers the opportunity to participate in a First Party Auto Liability (Med-Pay) program through First Health and MultiPlan. There is an Opt-In process to participate. You are not enrolled unless you request to participate. We are making the following changes:

- 1. Due to a problem with the First Health Auto (improper discounts) we are terminating providers from participation in that portion of the contract. We will continue with the Group Medical and WC portions, but not the Auto. We have started the process, but it will take several months to complete.
- 2. We are continuing the MultiPlan relationship, which has a smaller discount and is more customer service friendly. (Let me clarify that I do not consider them to be "customer service friendly", just more so than Coventry.)
- 3. We have decided to offer providers the option to participate in a First Party Auto Liability (Med-Pay) program with Prime Health Services. Unlike MultiPlan, you will have the option to remain in the Group Health even if you Opt-Out of the Auto. Like MultiPlan, the discount is only 7% off of billed charges, subject to reasonable and customary. If you have a problem you can also Opt-Out.

To participate in Prime Health Services First Party Auto or to Opt-Out, please follow this link for the Option Form.

## Office Ally & Trizetto

Last month I wrote an article about Office Ally & Trizetto. I mentioned that Trizetto and Office Ally are claiming they can route claims properly for ActivHealthCare providers, but it was not tested. The article got results and some testing was done. Trizetto has successfully submitted some claims which did reach ActivHealthCare and the insurance payer though Office Ally on our AHC01 account.

If you use Trizetto, you may want to verify that it works. The claims address must follow ActivHealthCare instructions.

ActivHealthCare, Inc. | (770) 455-0040 | www.ActivHealthCare.com 1926 Northlake Parkway, Suite 100, Tucker, GA 30084