

# AmeriHealth Caritas Next Individual and Family Health Plans Offered On and Off the Exchange

Provider Orientation

April 2024



A product of AmeriHealth Caritas North Carolina, Inc.

Delivering the Next  
**Generation**  
of Health Care

# Overview

- Who We Are
- The Exchange (Health Insurance Marketplace®)
- Provider Network Management and Administrative Provider Support
- Contracting and Credentialing
- Eligibility and Covered Services
- Billing the Member and Grace Periods
- Member Rights and Responsibilities
- Health Benefit Levels and Co-Pays
- Pharmacy
- Claims, Billing, and Payment
- Integrated Care
- Utilization Management and Prior Authorizations – Provider Look-up Tool
- Cultural and Linguistically Appropriate Services (CLAS)
- Member Grievances and Appeals
- Provider Complaints and Appeals
- Compliance
- Resources
- Questions

# Who We Are



A product of AmeriHealth Caritas North Carolina, Inc.

# Who We Are



## About AmeriHealth Caritas

The AmeriHealth Caritas Family of Companies (“AmeriHealth Caritas”) is one of the nation’s leaders in health care solutions for those most in need. We:

- Are headquartered in Philadelphia.
- Are a mission-driven organization with close to 40 years of experience serving low-income and chronically ill populations.
- Operate in 12 states and the District of Columbia.
- Serve nearly 5 million Medicaid, Medicare, and Children’s Health Insurance Program (CHIP) Members.
- Utilize integrated managed care products, pharmaceutical benefit management, specialty pharmacy services, and behavioral health services.

For more information about AmeriHealth Caritas, visit our Corporate site, [www.amerihealthcaritas.com](http://www.amerihealthcaritas.com).

# Who We Are

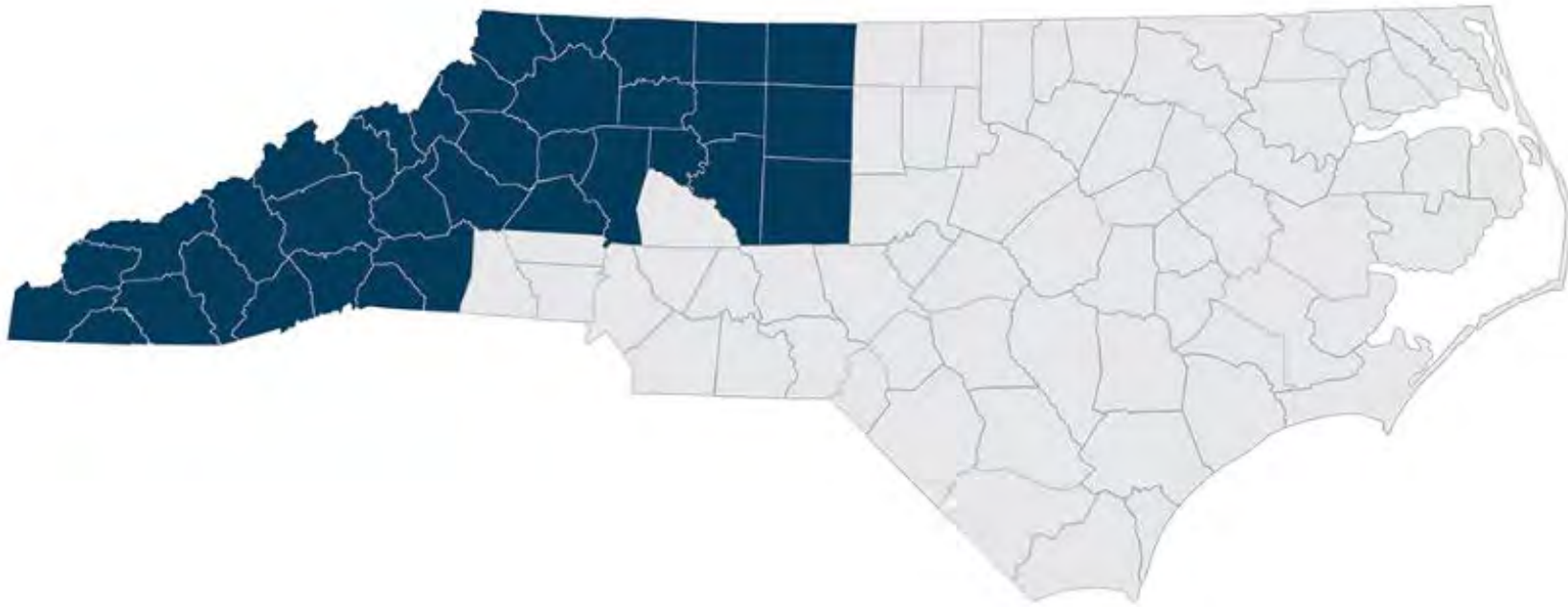


## About AmeriHealth Caritas Next

AmeriHealth Caritas Next is the HMO Benefit program offered by Amerihealth Caritas North Carolina, Inc.

- AmeriHealth Caritas Next provides affordable health insurance on the Exchange. We are certified as a Qualified Health Plan (QHP) issuer.
- AmeriHealth Caritas Next will deliver high quality, locally-based health care services to its Members, with our providers benefiting from enhanced collaboration and strategic care coordination programs
- For more information about AmeriHealth Caritas Next, visit [www.amerihealthcaritasnext.com](http://www.amerihealthcaritasnext.com).
- **Please note: this document applies to AmeriHealth Caritas Next individual and family health insurance products both on and off the Exchange.**

# Coverage Area includes 35 current counties in North Carolina



## Current AmeriHealth Next Counties

Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Cherokee, Clay, Davidson, Davie, Forsyth, Graham, Guilford, Haywood, Henderson, Iredell, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Randolph, Rockingham, Rutherford, Stokes, Surry, Swain, Transylvania, Watauga, Wilkes, Yadkin, Yancey

# AmeriHealth Caritas North Carolina – Our Medicaid plan



Participating in the Exchange aligns with our vision to empower those in need across their full life journey.

**AmeriHealth Caritas North Carolina**, our Medicaid plan, is one of five prepaid health plans selected by the state to serve children and adults in the Medicaid and NC Health Choice programs.

We aim to continue to be there for Members if they must transition out of the North Carolina Exchange and need to gain Medicaid coverage through AmeriHealth Caritas North Carolina.

Visit <https://www.amerhealthcaritasnc.com/provider/join-our-network/index.aspx> to join the AmeriHealth Caritas North Carolina provider network.

# The Exchange

(Health Insurance Marketplace®)



A product of AmeriHealth Caritas North Carolina, Inc.



# The Exchange

Individuals and families can enroll for coverage online or with assistance from one of our brokers at <https://www.amerihealthcaritasnext.com/nc>. We can:

- Determine eligibility for all health insurance programs, including Individual and Family Health Plans, Medicaid, Medicare and the Children's Health Insurance Program (CHIP).
- Provide direction for applying for Medicaid, Medicare or CHIP.
- Help Members shop for the plan that is right for them.
- Help Members enroll in Individual and Family Health Plan coverage.
- Determine eligibility for financial help (subsidies) with premiums and out of pocket costs.

# The Exchange

## **Subsidies come in the form of:**

- Advanced Premium Tax Credit (APTC) - a federal tax credit for individuals that reduces the amount Members pay for monthly health insurance premiums when they buy health insurance on the Exchange
- Cost Share Reductions (CSR) - a discount that lowers the amount that the Member has to pay for deductibles, copayments and co-insurance.

## **Benefit 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 and family size.
- This assistance would be paid directly from the government to the Member's health plan.
- \*There are no cost shares for American Indian/Native American Members (Income Between 100% and 300% FPL) when they see an Indian Health Care Provider (IHCP).

**Please see plan co-pays and co-insurance and deductibles for specific plans under “View Our Plans” at [www.amerihealthcaritasnext.com](http://www.amerihealthcaritasnext.com).**

**Please note: Members who purchase insurance off-exchange are not eligible for subsidies and cost shares.**

# Provider Network Management and Administrative Provider Support



A product of AmeriHealth Caritas North Carolina, Inc.

# Provider Network Management

When you join AmeriHealth Caritas Next, a local and knowledgeable Provider Network Management Account Executive who is well-versed in both physical and behavioral health care will be assigned to your area.

Your dedicated Account Executive will routinely meet with you in person to provide orientations, review educational needs, and provide assistance with any questions you may have. Visit our [Account Executive webpage](#) to view your assigned Account Executive's contact information.

The Provider Services call center at **1-855-266-0219** and the local Medical Management team are also available to assist you.



# Getting Started



**During onboarding, you will receive a letter advising that you have been credentialed and contains useful information for getting started as an AmeriHealth Caritas Next provider.**

The Welcome Letter will include information regarding the following:

- Confirm that you have been successfully credentialed.
- An official welcome as a network provider.
- Directions for secure portal setup on NaviNet.
- Efficient claims processing.
- Payment options and setup.
- How to navigate our website for important information:
  - **Provider manual:** A guide to assist your practice in serving our Members.
  - **Quick reference guide:** An all-in-one resource containing important contacts and information on prior authorization and referral requirements.
  - **Drug Formulary** and pharmacy prior authorization process.
  - **Claims Filing Instructions.**
  - **Electronic claims submission.**

# Finalizing Participation in our Network



Please be certain that you have received the following before you start seeing AmeriHealth Caritas Next Members:

- 1) A letter from AmeriHealth Caritas Next saying that you have been successfully credentialed.
- 2) Your executed contract or addendum back from AmeriHealth Caritas Next.

# Online Provider Data Information Form



A product of AmeriHealth Caritas North Carolina, Inc.

The **Provider Data Information Form** will be available in the secure provider portal, NaviNet. This will allow you to review your demographic and practice information on file, attest to the accuracy of the information, and make any necessary changes. The process is as follows:

Log on to NAVINET.

- Click the **PDIF** (Provider Data Information Form) link.
- Select appropriate Health Plan (AmeriHealth Caritas Next – North Carolina).
- Click the **Provider Data Information Form** (PDIF) link in the upper left hand corner navigation.
- On the **Provider Selection** screen, click the **“Please Select a Provider”** menu and select a Provider, and hit **“Submit”**.
- You will be taken to the **“Provider Self Service”** screen; in the bottom right portion of the page, click the box entitled **“Proceed to Provider Updates”**.
- Click the box entitled **“PDIF Update”**.
- Click the **Location Selection**.
- Click the box for the provider(s) for whom you want to attest and/or make changes and click the **“Next”** box in the bottom. right potion of the page.
- Review and make changes to the practitioner summaries, if applicable.
- Provide **Required Documentation**, if applicable.
- **Attest** and click the **“Next”** box in the bottom right potion of the page.

Providers are asked to review current demographic information as it is listed in the directory and submit updates or corrections once the PDIF link is posted on NaviNet.

# Online Provider Data Information Form



**Please note: Providers will be given 30 days to attest to the accuracy of Information or submit any changes. Failure to respond in the specified time frame may result in claim denials.**

Demographic changes will be reflected within the online provider directory within 14 business days. If the change is not reflected in 30 business days, please contact your Provider Network Management account executive.

**If your practice is not registered with NaviNet, we highly recommend registering. To register, please visit <https://register.navinet.net> or contact your provider account executive. For additional guidance on this new feature, please contact AmeriHealth Caritas Next Provider Services at 1-855-266-0219.**



# AmeriHealth Caritas Next Public website



AmeriHealth Caritas Next recognizes how busy our participating providers are. We are dedicated to supporting you and ensuring you have the information you need at your fingertips through the provider-focused section of our website. We keep you informed through several communication vehicles:

Website address: [amerihealthcaritasnext.com](https://amerihealthcaritasnext.com)

- Provider manual
- Claims and Billing manual
- Quick Reference Guide
- Provider education and training on:
  - Claims and billing
  - Electronic payment options
  - Prior authorization and prior authorizations look up tool
  - Member Rights and Responsibilities

And provide searchable online tools:

- Online provider directory
- Drug formularies

***Excellent provider communication and service is an organization-wide priority!***

# E-Solutions to Simplify Administration

- Electronic claim submission and payment options
- Accurate and secure reimbursements
- Early detection of claims errors
- NaviNet claim inquiry
- EDI Member eligibility verification through your clearinghouse or practice management system
- Faster claim payment and billing reconciliation through electronic funds transfer (EFT), Virtual Credit Card, (VCC), MedPay, and electronic remittance advice (ERA)
- Prior Authorization Look-up Tool

# Secure Provider Portal to Support Patient Care Management



Our secure provider portal (<https://navinet.navimedix.com>) offers web-based solutions that allow providers and health plan to share critical administrative, financial, and clinical data in one place. This tool can help you manage patient care with quick access to:

- Member eligibility and benefits information, including Member in pending status
- Panel roster reports
- Care gap reports to identify needed services
- Member clinical summaries
- Social determinants of health information
- Admission and discharge reports
- Medical and pharmacy claims data
- Electronic submission of prior authorization requests

# Contracting and Credentialing



A product of AmeriHealth Caritas North Carolina, Inc.

# Contracting

## *How do I participate?*



To provide service to AmeriHealth Caritas Next Members, providers must execute a Participating Provider Agreement, and complete credentialing. All providers are re-credentialed at least every 36 months.

### **Provider Network Management**

For Provider agreement/contract information:

[ProviderRecruitmentNext@amerihealthcaritas.com](mailto:ProviderRecruitmentNext@amerihealthcaritas.com)

### **Credentialing/Recredentialing**

If you have credentialing questions, call Provider Services at **1-855-266-0219**.

# Provider Credentialing – CAQH



AmeriHealth Caritas Next uses Council for Affordable Quality Healthcare (CAQH®) ProView®, formerly the Universal Provider Datasource®, which is designed to simplify and streamline the data collection process for credentialing and re-credentialing. ProView users send credentialing information to a single repository via a secure internet site to fulfill the credentialing requirement. **There is no cost to submit an application or participate with CAQH.**

## **If you are registered with CAQH:**

Please contact your Provider Network account executive to grant authorization for AmeriHealth Caritas Next to view your information in ProView.

*If you are not a CAQH-participating provider, we highly encourage you to subscribe by going to [proview.caqh.org](http://proview.caqh.org). We will be glad to assist you in that process as needed.*

# Eligibility and Covered Services



A product of AmeriHealth Caritas North Carolina, Inc.

# Eligibility and Enrollment

## *How do I verify eligibility?*



Prior to rendering services, providers are responsible for verifying Member eligibility. You can check Member eligibility by:

- Logging in to our secure provider portal, a web-based application that allows providers and health plans to share critical administrative, financial, and clinical data in one place. You can access the provider portal at <https://navinet.navimedix.com/sign-in>, or via the AmeriHealth Caritas Next website using the following path: ***For Providers > Tools and Services > NaviNet > Log in to NaviNet.***

Note: For more information or to sign up for NaviNet® access, go to <https://Navinet.navimedix.com> or call NaviNet Customer Support at **1-888-482-8057**.

- Contacting AmeriHealth Caritas Next's Provider Services department at **1-855-266-0219** and using the automated real-time eligibility service by following the prompts for "Member eligibility."
- Using EDI eligibility verification transactions available from your clearinghouse or practice management system. This service supports batch access to eligibility verification and system-to-system verification, including point of service devices.



# Delinquent Status Messaging on NaviNet

**Providers are responsible for checking the member's eligibility status prior to rendering services.** Members in good standing can be confirmed in the **Eligibility and Benefits Inquiry** section of NaviNet, which can be accessed from the left-hand navigation of the Plan Central page.

**Below are the provider portal delinquent status messages that will be displayed based on AmeriHealth Caritas Next member eligibility status:**

Member category	Delinquent period	Provider portal delinquent status message
APTC	First month	Active
	Second month to end of third month	Delinquent enrollee — All claims will be pended until outstanding premium payment is received. Claims will be rejected if payment is not received by the end of the grace period.
	After third month	Inactive
Non-APTC	Days 1 – 15	Suspended (claims pend)
	After 15 days	Inactive

# AmeriHealth Caritas North Carolina Family of Health Plans



AmeriHealth Caritas operates 2 plans in the state of North Carolina. Providers will see 2 different member ID cards for the following plans:

- **AmeriHealth Caritas Next (Exchange)**
- **AmeriHealth Caritas North Carolina (Medicaid)**

# Member ID Card – AmeriHealth Caritas Next



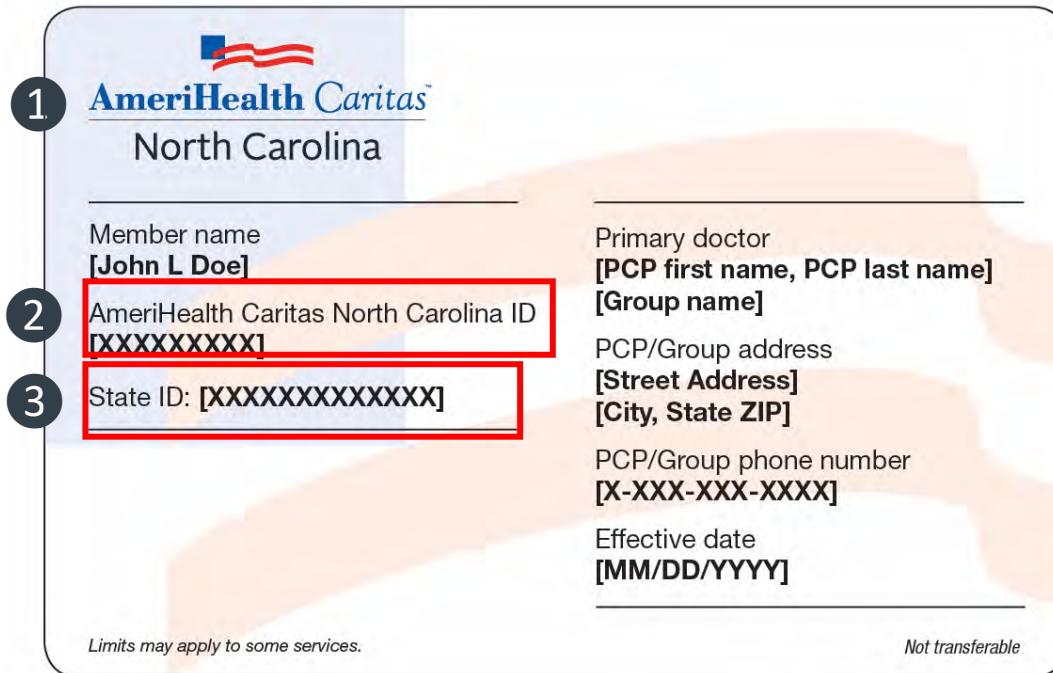
A product of AmeriHealth Caritas North Carolina, Inc.



Each Member of the family will receive their own card.

- 1 The legal tagline for AmeriHealth Caritas Next is written on the upper right-hand corner and that space is blank on the AmeriHealth Caritas North Carolina Medicaid card.
- 2 In the “Group Number” field on the AmeriHealth Caritas Next member ID card, the Group Number represents the specific product selected by the member and starts with initials NCG (*Gold*), NCS (*Silver*) or NCB (*Bronze*).
- 3 The AmeriHealth Caritas Next member ID card has copays, deductibles and has a subscriber and member name, whereas the AmeriHealth Caritas North Carolina Medicaid card has only a member name.
- 4 The Payer ID is displayed on the front of the card.

# Member ID card – North Carolina Medicaid



On our Medicaid ID there is **1** AmeriHealth Caritas North Carolina Logo **2** AmeriHealth Caritas North Carolina Medicaid ID and **3** a state ID and those designated numbers are not on the AmeriHealth Caritas Next member card.

# Billing the Member for co-pays, co-insurance and deductibles



## 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

[www.amerihealthcaritasnext.com](http://www.amerihealthcaritasnext.com)

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.

# Balance or Surprise Billing

## Members are protected from balance billing for:

### Emergency services

If a Member has an emergency medical condition and gets emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). A Member **can't** be balance billed for these emergency services. This includes services the Member may get after they are in stable condition, unless they give written consent and give up their protections not to be balance billed for these post-stabilization services.

### Certain services at an in-network hospital or ambulatory surgical center

When a Member receives services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers may bill the Member is the plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. Providers **can't** balance bill the Member and may **not** ask the Member to give up their protections not to be balance billed.

### Out of network providers

Out of network providers may need to bill for unpaid balance after time of service. It is the provider's responsibility to advise the Member and to obtain the Member's acknowledgment in writing if products or services extend beyond AmeriHealth Caritas Next's coverage so that the Member understands that they are liable for any costs beyond what AmeriHealth Caritas Next will pay for.

# Grace Period if a Member misses monthly premiums

## **On-Exchange Members who receive Advance Premium Tax Credits:**

- 3-month grace period
- AmeriHealth Caritas Next will pay claims for the 1<sup>st</sup> month of the grace period.
- AmeriHealth Caritas Next will pend claims for the 2<sup>nd</sup> and 3<sup>rd</sup> month of the grace period.
- If the Member pays their outstanding balance before the end of the 3<sup>rd</sup> month, we will process and adjudicate pended claims.
- If the Member does not pay their outstanding balance before the end of the 3<sup>rd</sup> month, we will terminate coverage as of the last day of the first month of grace period and deny all pended claims.

## **Off-Exchange Members or On-Exchange Members who DO NOT receive Advance Premium Tax Credits**

- 15-day grace period.
- We pay claims for the full grace period.
- If a Member does not pay their outstanding balance before the end of the 15- day grace period, then we will terminate coverage as of the last day of the last month of which the premium was paid.

**If a Member has lost coverage due to non-payment, and the provider provides services, AmeriHealth Caritas Next will deny claims submitted for those services.**

To identify when an APTC Member is in a delinquent payment status on his or her monthly insurance premiums, please see the **Eligibility and Benefits** Detail screen on NaviNet.

# Member Rights



AmeriHealth Caritas Next complies with applicable federal civil rights laws and does not discriminate on the basis of race; ethnicity; color; sex; religion; national origin; creed; marital status; age; Vietnam era or disabled veteran status; income level; gender identity; the presence of any sensory, mental, or physical handicap; or any other status protected by federal or state law.

AmeriHealth Caritas Next is committed to complying with all applicable requirements under federal and state law and regulations pertaining to Member privacy and confidentiality rights.

## **Members have the right to:**

Get information about:

- AmeriHealth Caritas Next and its health care providers.
- Their rights and responsibilities.
- Their benefits and services.
- The cost of health care services and any required cost sharing.



# Member Rights

- Expect that AmeriHealth Caritas Next and its health care providers will treat them with dignity and respect and recognize their right to privacy.
- Get materials or help in languages and formats other than written English, such as braille, audio, or sign language, as indicated, at no cost to them.
- Receive help with interpretation services, as indicated, at no cost to them.
- Receive materials that are written in a manner and format that are easily understood and culturally sensitive.
- Have personal and health information and medical records kept private and confidential in accordance with all applicable requirements under federal and state law and regulations.
- Expect that AmeriHealth Caritas Next will give them a copy of its Notice of Privacy Practices upon their request, and:
  - Approve or deny the release of identifiable medical or personal information, except when the release is required by law.

# Member Rights

- Request a list of disclosures of protected health information that fall outside of treatment, payment, or health care operations.
- Request and receive a copy of their medical and claims records as allowed by applicable state and federal law.
- Ask that AmeriHealth Caritas Next amend certain protected health information.
- Ask that any AmeriHealth Caritas Next communication that contains protected health information be sent to them by alternative means or to an alternative address.
- Receive health care services consistent with applicable state and federal law.
- Talk with their health care provider about:
  - Treatment plans.
  - Information on available treatment options and alternatives, given in a way you understand.
  - The kinds of care they can choose to meet their medical needs, regardless of cost or benefit coverage.

# Member Rights

- Be a part of decisions about their health care, including the right to refuse treatment. Their decision to do so will not negatively affect the way AmeriHealth Caritas Next, its health care providers, or the U.S. Department of Health and Human Services (HHS) treats them.
- Make a complaint (grievance) or appeal about AmeriHealth Caritas Next or its health care providers about the care provided to them, and for them to receive an answer.
- File for either a standard or external review with applicable regulatory agencies if they are not satisfied with the outcome after completing the AmeriHealth Caritas Next appeals process.
- Make an advance directive.
- Be given an opportunity to provide suggestions for changes to AmeriHealth Caritas Next Member rights and responsibilities.
- Be free from any form of restraint or seclusion used as a means of coercion, discipline, convenience, or retaliation.

# Member Rights

- Be free from discrimination prohibited by state and federal law.
- Be provided treatment in the least restrictive setting.
- Fully participate in the community and to work, live, and learn to the fullest extent possible.
- Be free to exercise their rights without adverse treatment from AmeriHealth Caritas Next, its health care providers, or HHS.
- Have access to, and receive, quality health care services that are available and accessible to them in a timely manner.
- Furnished health care services that are sufficient in amount, duration, or scope and provided in a culturally competent manner to meet their specific needs.

# Member Responsibilities

A Member has the *responsibility* to:

- Communicate, to the extent possible, information that AmeriHealth Caritas *Next* and Participating Providers need in order to care for him or her;
- Follow the plans and instructions for care that he or she has agreed on with his or her Providers. This responsibility includes consideration of the possible consequences of failure to comply with recommended treatment.
- Understand his or her health problems and participate in developing mutually agreed upon treatment goals to the degree possible;
- Review all benefits and membership materials carefully and to follow the rules pertaining to the health plan;
- Ask questions to assure understanding of the explanations and instructions given;
- Treat others with the same respect and courtesy expected for him or herself;
- Keep scheduled appointments or give adequate notice of delay or cancellation.

# AmeriHealth Caritas Next Health Benefit Levels and Co-Pays

Gold, Silver, Bronze and American Indian/Alaska Natives (AI/ANs)



A product of AmeriHealth Caritas North Carolina, Inc.

# Affordable Care Act

## Essential Health Benefits (EHBs)

Essential health benefits are minimum requirements for all Exchange plans. Specific services covered in each broad benefit category can vary based on state requirements.

### 10 EHBs that all plans must include in their insurance plans

1. Ambulatory Patient Services: Outpatient services, producers, and tests
2. Emergency Services
3. Hospitalization
4. Pregnancy, Maternity, & Newborn Care
5. Mental Health and Substance use Disorder Services including Behavioral Health
6. Prescription Drugs
7. Rehabilitative Services: Devices and short-term disability services while recovering from injury
8. Lab Services
9. Preventive & Wellness Services including chronic disease management
10. Pediatric Services: Including oral\* and vision care for ages up to 19

*ACA Requires all individual and small group ACA-compliant plans to cover **preventive services as required by the U.S. Department of Health and Human Services (HHS) at zero cost-sharing** even if the policyholder has not met their deductible*

\* AmeriHealth Caritas Next does not offer dental services but will inform consumers of the availability of stand-alone pediatric dental plans during the plan selection and enrollment process.

# Essential Health Benefits- No Cost Sharing

There is no Member cost-sharing (i.e., \$0 Copayment) for preventive services identified under the Affordable Care Act and provided to Members by a network provider. A complete list of preventive services with \$0 member cost sharing can be found on the CMS website: <https://www.healthcare.gov/coverage/preventive-care-benefits/>.

*Note:* The \$0 copayment does *not* apply to problem-focused services. Problems that can easily be assessed and dealt with as part of the preventive services, such as blood pressure or cholesterol management, do not meet the criteria for collection of a copayment. However, if the Member is experiencing a significant problem that requires a problem-focused service that cannot be handled as part of the preventive services, such as a breast mass, uncontrolled diabetes requiring adjustment of medications, or follow-up at a shorter interval than would be normally anticipated, it would allow for application of a copayment.



# Telemedicine, Vision and Dental Care

## Telemedicine

Telemedicine offers 24/7 access throughout the year to a participating doctor via telephone, desktop, or mobile device. Members have the ability to immediately have a medical, counseling, or psychiatry consultation with a physician.

Telemedicine/virtual care are available at no cost (\$0 co-pay) to the Member when provided through AmeriHealth Caritas Next Telemedicine's vendor. All other telemedicine visits will be at the member's applicable copayment.

## Vision care

Routine eye exam, one pair of glasses per year, and medical and surgical vision benefits are covered for children ages 0 – 19.

## Dental Care

AmeriHealth Caritas Next plans do not offer embedded pediatric dental coverage as there are stand-alone pediatric dental plans available in the exchange for purchase. AmeriHealth Caritas Next will inform consumers of the availability of stand-alone pediatric dental plans during the plan selection and enrollment process.

# Outpatient Laboratory

**Laboratory services:** Quest Diagnostics and DrugScan will provide outpatient lab services for AmeriHealth Caritas Next Members.

Laboratory	Type	Phone	Website
DrugScan	General lab services	See website for locations and contact information.	<a href="https://drugscan.com/">https://drugscan.com/</a>
Quest Diagnostics	General lab services	See website for locations and contact information.	<a href="https://questdiagnostics.com/">https://questdiagnostics.com/</a>



# AmeriHealth Caritas Next Individual and Family Health Plans



A product of AmeriHealth Caritas North Carolina, Inc.

# AmeriHealth Caritas Next: Plan Offerings



## Bronze Plans

- The plan with the lowest monthly premium. This plan will work best for members if there will not be a need for a lot of health care services.
- Pay the lowest monthly premium.
- This will be the highest cost for members when they receive health care services.



## Silver Plans

- The plan that divides the cost between the monthly premiums and out-of-pocket costs when members receive health care services.
- Pay a mid-range monthly premium.
- This will be the mid-range cost for members when they receive health care services.



## Gold Plan

- The plan that has a higher monthly premium but offers lower out-of-pocket costs. This plan will work best if members need regular health care services.
- Pay a higher monthly premium.
- This will be the lowest cost for when members receive health care services.

**Multiple American Indian/ Native American plans are offered for each metal level.**

# Bronze Plans



A product of AmeriHealth Caritas North Carolina, Inc.

# 2024 Next Bronze Plans



	AmeriHealth Caritas (First Choice) Next Bronze Classic + \$0 Virtual Care 24/7 + \$0 Preventive Care + No-Referrals	AmeriHealth Caritas (First Choice) Next Expanded Bronze Classic + \$0 Virtual Care 24/7 + \$0 Preventive Care + No- Referrals	AmeriHealth Caritas Next Expanded Bronze Premier + \$0 Virtual Care 24/7 + \$0 Preventive Care + No-Referrals
<b>CSR Variation Type</b>	Standard Bronze Off/On/Limited Cost Sharing Exchange Plans	Expanded Bronze Off/On/Limited Cost Sharing Exchange Plans	Expanded Bronze Off/On/Limited Cost Sharing Exchange Plans
<b>Individual/Family deductible</b>	\$9,450/ \$18,900	\$7,500/ \$15,000	\$3,500/ \$7,000
<b>Individual/ Family out-of- pocket maximum</b>	\$9,450/ \$18,900	\$9,400/ \$18,800	\$9,450/ \$18,900
<b>Specialist Referral Needed</b>	No	No	No
<b>Coinsurance</b>	0%	50%	50%
<b>Primary care</b>	\$0 copayment/ Visit, after deductible*	\$50 copayment/ visit*	\$50 copayment/ visit*
<b>Specialist care</b>	\$0 copayment/ Visit, after deductible*	\$100 copayment/ visit*	\$100 copayment/ visit*
<b>Preventive care</b>	No charge*	No charge*	No charge*
<b>Urgent Care</b>	\$0 copayment/ Visit, after deductible*	\$75 copayment/ visit*	\$75 copayment/ visit*
<b>Emergency Room</b>	0% coinsurance, after deductible	50% coinsurance, after deductible	50% coinsurance, after deductible
<b>Diagnostic testing</b>	0% coinsurance, after deductible*	50% coinsurance, after deductible*	50% coinsurance, after deductible*
<b>Inpatient hospital</b>	0% coinsurance, after deductible*	50% coinsurance, after deductible*	50% coinsurance, after deductible*
<b>Outpatient hospital</b>	0% coinsurance, after deductible*	50% coinsurance, after deductible*	50% coinsurance, after deductible*
<b>Outpatient surgery</b>	0% coinsurance, after deductible*	50% coinsurance, after deductible*	50% coinsurance, after deductible*

\*In-network services and providers only

# 2024 Next Bronze Plans



	AmeriHealth Caritas (First Choice) Next Bronze Classic + \$0 Virtual Care 24/7 + \$0 Preventive Care + No-Referrals	AmeriHealth Caritas (First Choice) Next Expanded Bronze Classic + \$0 Virtual Care 24/7 + \$0 Preventive Care + No- Referrals	AmeriHealth Caritas (First Choice) Next Expanded Bronze Premier + \$0 Virtual Care 24/7 + \$0 Preventive Care + No- Referrals
<b>CSR Variation Type</b>	Standard Bronze Off/On/Limited Cost Sharing Exchange Plans	Expanded Bronze Off/On/Limited Cost Sharing Exchange Plans	Expanded Bronze Off/On/Limited Cost Sharing Exchange Plans
<b>Generic Drugs</b>	\$0 copayment/ prescription, after deductible*	\$25 copayment/ prescription*	\$30 copayment/ prescription*
<b>Preferred generic drugs</b>	\$0 copayment/ prescription, after deductible*	\$50 copayment/ prescription, after deductible*	50% coinsurance /prescription, after deductible*
<b>Nonpreferred brand drugs</b>	0% coinsurance /prescription, after deductible*	\$100 copayment/ prescription, after deductible*	50% coinsurance /prescription, after deductible*
<b>Specialty drugs</b>	0% coinsurance /prescription, after deductible*	\$500 copayment/ prescription, after deductible*	50% coinsurance /prescription, after deductible*

\*In-network services and providers only.

Limited Cost Sharing Plans Note:  
Cost-sharing and deductibles are waived at Indian Health Care Providers (IHCP) or with IHCP referral at a non-IHCP.

# Silver Plans



A product of AmeriHealth Caritas North Carolina, Inc.



# 2024 Next Silver Plans



	AmeriHealth Caritas (First Choice) Next Silver Classic + \$0 Virtual Care 24/7 + \$0 Preventive Care + No- Referrals	AmeriHealth Caritas (First Choice) Next Silver Classic Extra+ \$0 Virtual Care 24/7 + \$0 Preventive Care + No-Referrals	AmeriHealth Caritas (First Choice) Next Silver Classic Advanced + \$0 Virtual Care 24/7 + \$0 Preventive Care + No-Referrals	AmeriHealth Caritas (First Choice) Next Silver Classic Elite + \$0 Virtual Care 24/7 + \$0 Preventive Care + No-Referrals
<b>CSR Variation Type</b>	Silver Off/On/Limited Cost Sharing Exchange Plans	73% AV Level Silver Plan	87% AV Level Silver Plan	94% AV Level Silver Plan
<b>Individual/ Family deductible</b>	\$5,900/\$11,800	\$5,700/ \$11,400	\$700/ \$1,400	\$0/ \$0
<b>Individual/ Family out-of- pocket maximum</b>	\$9,100/ \$18,200	\$7,200/ \$14,400	\$3,000/ \$6,000	\$1,800/ \$3,600
<b>Specialist Referral Needed</b>	No	No	No	No
<b>Coinsurance</b>	40%	40%	30%	25%
<b>Primary care</b>	\$40 copayment/visit*	\$40 copayment/ visit*	\$20 copayment/ visit*	No charge*
<b>Specialist care</b>	\$80 copayment/ visit*	\$80 copayment/ visit*	\$40 copayment/ visit*	\$10 copayment/ visit*
<b>Preventive care</b>	No charge*	No charge*	No charge*	No charge*
<b>Urgent Care</b>	\$60 copayment/visit*	\$60 copayment/ visit*	\$30 copayment/ visit*	\$5 copayment/ visit*
<b>Emergency Room</b>	40% coinsurance, after deductible	40% coinsurance, after deductible	30% coinsurance, after deductible	25% coinsurance
<b>Diagnostic testing</b>	40% coinsurance, after deductible*	40% coinsurance, after deductible*	30% coinsurance, after deductible*	25% coinsurance*
<b>Inpatient hospital</b>	40% coinsurance, after deductible*	40% coinsurance, after deductible*	30% coinsurance, after deductible*	25% coinsurance*
<b>Outpatient hospital</b>	40% coinsurance, after deductible*	40% coinsurance, after deductible*	30% coinsurance, after deductible*	25% coinsurance*
<b>Outpatient surgery</b>	40% coinsurance, after deductible*	40% coinsurance, after deductible*	30% coinsurance, after deductible*	25% coinsurance*

\*In-network services and providers only.

# 2024 Next Silver Plans



	AmeriHealth Caritas (First Choice) Next Silver Classic + \$0 Virtual Care 24/7 + \$0 Preventive Care + No-Referrals	AmeriHealth Caritas (First Choice) Next Silver Classic Extra+ \$0 Virtual Care 24/7 + \$0 Preventive Care + No-Referrals	AmeriHealth Caritas (First Choice) Next Silver Classic Advanced + \$0 Virtual Care 24/7 + \$0 Preventive Care + No- Referrals	AmeriHealth Caritas (First Choice) Next Silver Classic Elite + \$0 Virtual Care 24/7 + \$0 Preventive Care + No-Referrals
<b>CSR Variation Type</b>	Silver Off/On/Limited Cost Sharing Exchange Plans	73% AV Level Silver Plan	87% AV Level Silver Plan	94% AV Level Silver Plan
<b>Generic Drugs</b>	\$20 copayment/ prescription*	\$20 copayment/ prescription*	\$10 copayment/ prescription*	No charge*
<b>Preferred generic drugs</b>	\$40 copayment/ prescription*	\$40 copayment/ prescription*	\$20 copayment/ prescription*	\$15 copayment/ prescription*
<b>Nonpreferred brand drugs</b>	\$80 copayment/ prescription, after deductible*	\$80 copayment/ prescription, after deductible*	\$60 copayment/ prescription, after deductible*	\$50 copayment/ prescription*
<b>Specialty drugs</b>	\$350 copayment/ prescription, after deductible*	\$350 copayment/ prescription, after deductible*	\$250 copayment/ prescription, after deductible*	\$150 copayment/ prescription*

\*In-network services and providers only

Limited Cost Sharing Plans Note:

Cost-sharing and deductibles are waived at Indian Health Care Providers (IHCP) or with IHCP referral at a non-IHCP

# 2024 Next Silver Plans



	AmeriHealth Caritas(First Choice) Next Silver Premier + \$0 Virtual Care 24/7 + \$0 Preventive Care	AmeriHealth Caritas(First Choice) Next Silver Premier Extra + \$0 Virtual Care 24/7 + \$0 Preventive Care	AmeriHealth Caritas(First Choice) Next Silver Premier Advanced + \$0 Virtual Care 24/7 + \$0 Preventive Care	AmeriHealth Caritas(First Choice) Next Silver Premier Elite + \$0 Virtual Care 24/7 + \$0 Preventive Care
<b>CSR Variation Type</b>	Standard Silver Off/On/Limited Cost Sharing Exchange Plans	73% AV Level Silver Plan	87% AV Level Silver Plan	94% AV Level Silver Plan
<b>Individual/ Family deductible</b>	\$0/ \$0	\$0/ \$0	\$0/ \$0	\$0/ \$0
<b>Individual/ Family out-of-pocket maximum</b>	\$9,400/ \$18,800	\$7,550/ \$15,100	\$3,150/ \$6,300	\$1,800/ \$3,600
<b>Specialist Referral Needed</b>	No	No	No	No
<b>Coinsurance</b>	50%	50%	30%	25%
<b>Primary care</b>	\$55 copayment/visit*	\$55 copayment/visit*	\$45 copayment/visit*	No charge*
<b>Specialist care</b>	\$110 copayment/ visit*	\$110 copayment/visit*	\$90 copayment/visit*	\$10 copayment/visit*
<b>Preventive care</b>	No charge*	No charge*	No charge*	No charge*
<b>Urgent Care</b>	\$80 copayment/visit*	\$80 copayment/visit*	\$65 copayment/visit*	\$5 copayment/visit*
<b>Emergency Room</b>	50% coinsurance	50% coinsurance	30% coinsurance	25% coinsurance
<b>Diagnostic testing</b>	50% coinsurance*	50% coinsurance*	30% coinsurance*	25% coinsurance*
<b>Inpatient hospital</b>	50% coinsurance*	50% coinsurance*	30% coinsurance*	25% coinsurance*
<b>Outpatient hospital</b>	50% coinsurance*	50% coinsurance*	30% coinsurance*	25% coinsurance*
<b>Outpatient surgery</b>	50% coinsurance*	50% coinsurance*	30% coinsurance*	25% coinsurance*

\*In-network services and providers only.

# 2024 Next Silver Plans



	AmeriHealth Caritas(First Choice) Next Silver Premier + \$0 Virtual Care 24/7 + \$0 Preventive Care	AmeriHealth Caritas(First Choice) Next Silver Premier Extra + \$0 Virtual Care 24/7 + \$0 Preventive Care	AmeriHealth Caritas(First Choice) Next Silver Premier Advanced + \$0 Virtual Care 24/7 + \$0 Preventive Care	AmeriHealth Caritas(First Choice) Next Silver Premier Elite + \$0 Virtual Care 24/7 + \$0 Preventive Care
<b>CSR Variation Type</b>	Standard Silver Off/On/Limited Cost Sharing Exchange Plans	73% AV Level Silver Plan	87% AV Level Silver Plan	94% AV Level Silver Plan
<b>Generic Drugs</b>	\$35 copayment/prescription*	\$35 copayment/prescription*	\$15 copayment/prescription*	No charge*
<b>Preferred generic drugs</b>	\$200 copayment/prescription*	\$200 copayment/prescription*	\$30 copayment/prescription*	\$15 copayment/prescription*
<b>Nonpreferred brand drugs</b>	50% coinsurance/prescription*	50% coinsurance/prescription*	30% coinsurance/prescription*	25% coinsurance/prescription*
<b>Specialty drugs</b>	50% coinsurance/prescription*	50% coinsurance/prescription*	30% coinsurance/prescription*	25% coinsurance/prescription*

\*In-network services and providers only

Limited Cost Sharing Plans Note:

Cost-sharing and deductibles are waived at Indian Health Care Providers (IHCP) or with IHCP referral at a non-IHCP

# 2024 Next Silver Plans



**AmeriHealth Caritas(First Choice) Next Silver Off Exchange Only + \$0 Virtual Care  
24/7 + \$0 Preventive Care**

## CSR Variation Type

Silver Off Exchange Only

Individual/ Family deductible	\$500/ \$1,000
-------------------------------	----------------

Individual/ Family out-of-pocket maximum	\$9,400/ \$18,800
--	-------------------

Specialist Referral Needed	No
----------------------------	----

Coinsurance	40%
-------------	-----

Primary care	\$40 copayment/visit*
--------------	-----------------------

Specialist care	\$80 copayment/ visit*
-----------------	------------------------

Preventive care	No charge*
-----------------	------------

Urgent Care	\$60 copayment/visit*
-------------	-----------------------

Emergency Room	40% coinsurance, after deductible
----------------	-----------------------------------

Diagnostic testing	40% coinsurance, after deductible*
--------------------	------------------------------------

Inpatient hospital	40% coinsurance, after deductible*
--------------------	------------------------------------

Outpatient hospital	40% coinsurance, after deductible*
---------------------	------------------------------------

Outpatient surgery	40% coinsurance, after deductible*
--------------------	------------------------------------

\*In-network services and providers only.

# 2024 Next Silver Plans



AmeriHealth Caritas(First Choice) Next Silver Off Exchange Only + \$0 Virtual Care 24/7 + \$0 Preventive Care

CSR Variation Type

Silver Off Exchange Only

Generic Drugs	\$30 copayment/ prescription*
Preferred generic drugs	\$200 copayment/ prescription*
Nonpreferred brand drugs	40% coinsurance/ Prescription, after deductible*
Specialty drugs	40% coinsurance/ Prescription, after deductible*

\*In-network services and providers only

Limited Cost Sharing Plans Note:  
Cost-sharing and deductibles are waived at Indian Health Care Providers (IHCP) or with IHCP referral at a non-IHCP

# Gold Plans



A product of AmeriHealth Caritas North Carolina, Inc.

# 2024 Next Gold Plans



AmeriHealth Caritas (First Choice) Next Gold Classic + \$0 Virtual Care 24/7 + \$0 Preventive Care + No-Referrals	
CSR Variation Type	Standard Gold Off/On/Limited Cost Sharing Exchange Plans
Individual/ Family deductible	\$1,500/ \$3,000
Individual/ Family out-of-pocket maximum	\$8,700/ \$17,400
Specialist Referral Needed	No
Coinsurance	25%
Primary care	\$30 copayment/visit*
Specialist care	\$60 copayment/visit*
Preventive care	No charge*
Urgent Care	\$45 copayment/visit*
Emergency Room	25% coinsurance, after deductible
Diagnostic testing	25% coinsurance, after deductible*
Inpatient hospital	25% coinsurance, after deductible*
Outpatient hospital	25% coinsurance, after deductible*
Outpatient surgery	25% coinsurance, after deductible*
Generic Drugs	\$15 copayment/prescription*
Preferred generic drugs	\$30 copayment/prescription*
Nonpreferred brand drugs	\$60 copayment/prescription*
Specialty drugs	\$250 copayment/prescription*

\*In-network services and providers only



# Pharmacy



A product of AmeriHealth Caritas North Carolina, Inc.

# Pharmacy



A product of AmeriHealth Caritas North Carolina, Inc.

Pharmacy services covered by AmeriHealth Caritas Next are managed by the plan's delegated pharmacy benefit manager (PBM), PerformRx<sup>SM</sup>. PerformRx provides case management and pharmacy network management, and manages pharmacy benefits. For questions regarding pharmacy services, providers may contact PerformRx Pharmacy Provider Services at **1-844-280-9131**.

## Formulary

AmeriHealth Caritas Next utilizes a tiered formulary developed and maintained by PerformRx. This drug benefit has been developed to cover medically necessary prescription products. The pharmacy benefit design provides for outpatient prescription services that are safe, effective, and clinically appropriate.

For the most current formulary, please refer to the following site:

<http://client.formularynavigator.com/Search.aspx?siteCode=6186787868>



# Pharmacy Prior Authorization

Pharmacy Services issues prior authorization for drugs on the formulary that require prior authorization.

For prior authorization, providers may contact Pharmacy Provider Services at **1-844-280-9131** between 8 a.m. and 6 p.m. ET, Monday through Friday.

After business hours, Saturdays, Sundays, and holidays, please call the 24/7 Pharmacy Member Services number at **1-844-211-0968**.

To obtain prior authorization, a prescriber should contact AmeriHealth Caritas Next by:

- Submitting a web request under Pharmacy at [amerihealthcaritasnext.com](https://amerihealthcaritasnext.com), or
- Faxing a completed Prior Authorization form to **1-855-756-9901**.

Pharmacy prior authorization forms can be found at

[https://ppa.performrx.com/PublicUser/OnlineForm/OnlineFDBSingleForm.aspx?cucu\\_id=Y65L6nti7Fh2jJt8A7Rsju%3d%3d](https://ppa.performrx.com/PublicUser/OnlineForm/OnlineFDBSingleForm.aspx?cucu_id=Y65L6nti7Fh2jJt8A7Rsju%3d%3d).

# Claims, Billing, and Payment



A product of AmeriHealth Caritas North Carolina, Inc.

# Electronic Claim Submission

All claims submitted by providers **must** be billed on the CMS-1500 or UB-04, or the electronic equivalent (via EDI) of these standard forms.

AmeriHealth Caritas Next contracts with Change Healthcare – one of the largest electronic data interchange (EDI) clearinghouses in the country – to offer state-of-the-art EDI and other electronic billing services. As long as you have the ability to send EDI claims to Change Healthcare, whether through direct submission to Change Healthcare’s **ConnectCenter** or through another clearinghouse or vendor, you may submit claims electronically.

If you are **not** set up for electronic submission:

- Contact your practice management software vendor or EDI software vendor.
- AmeriHealth Caritas Next’s EDI payer ID: **83148**.
- If you are not already signed up for electronic claim submission, and would like to submit through Change Healthcare’s **ConnectCenter** go to:  
<https://physician.connectcenter.changehealthcare.com/#/site/home?payer=214629> or contact Change Healthcare at **1-800-527-8133, option 2** for assistance.
- If you need assistance with beginning electronic submissions, you may also contact AmeriHealth Caritas EDI Technical Support at [AHNext@amerihealthcaritas.com](mailto:AHNext@amerihealthcaritas.com) or call 1-855-266-0219.

# Electronic Claims Submission - Submit to the Correct Plan



## IMPORTANT REMINDER:

AmeriHealth Caritas Next and AmeriHealth Caritas North Carolina (our Medicaid prepaid health plan) are both offered under the AmeriHealth Caritas North Carolina, Inc. umbrella. Claim submission methods differ depending upon the product.

**Please be careful to submit your claims to the correct plan. Improper claims submission will result in payment delays or claim denials.** If you have questions, please call provider services.

Important Information				
Plan Name	AmeriHealth Caritas North Carolina		AmeriHealth Caritas Next	
Plan Type	Medicaid		Individual and Family Health Plans both on and off the Exchange	
Provider Services	1-888-738-0004		1-855-266-0219	
Plan Website	<a href="https://www.amerihealthcaritasnc.com/">https://www.amerihealthcaritasnc.com/</a>		<a href="https://www.amerihealthcaritasnext.com/nc">https://www.amerihealthcaritasnext.com/nc</a>	
Change Healthcare Payer ID (CPID)	Professional	Institutional	Professional	Institutional
	8859	4083	9192	6038
Plan Payer ID	81671		83148	

# Paper Claim Submission



AmeriHealth Caritas Next does accept paper claims. However, plan providers are encouraged to submit their claims electronically for more efficient and timely adjudication, processing and payment of claims.

Paper claims may be submitted to:

**AmeriHealth Caritas Next  
Attn: Provider Claims Processing Department  
P.O. Box 7412  
London, KY 40742-7412**

# Electronic Payment Options



Change Healthcare is now partnering with ECHO Health, Inc. (ECHO), a leading innovator in electronic payment solutions, to offer more electronic payment options and to allow healthcare providers to process electronic payments more efficiently.

AmeriHealth Caritas Next's EDI payer ID: **83148**

Through ECHO, AmeriHealth Caritas Next offers four payment options:

- Electronic Funds Transfer (EFT)
- Virtual Credit Card (VCC)
- MedPay
- Paper check



# Electronic Payment Options



## Electronic Funds Transfers (EFT)

EFT is preferred payment option of AmeriHealth Caritas Next. Electronic funds transfers allow you to receive your payments by depositing them directly to the bank account you designate rather than receiving them by paper check or VCC. If you are new to EFT, you must enroll with ECHO for EFT from AmeriHealth Caritas Next.

# Electronic Payment Options

**New to EFT Payments:** If you are interested in receiving payment via EFT, setting up EFT is fast and straightforward. In addition to your banking account information, you will need to provide an ECHO payment draft number and payment amount as part of the enrollment authentication.

- To sign-up to receive EFT from **AmeriHealth Caritas Next** and any affiliated plans, visit <https://enrollments.echohealthinc.com/eftdirect/enroll>. You only need to enroll once for **AmeriHealth Caritas Next** and any affiliated plans and **there is no fee**.
- To sign up for EFT, from **all** payers you work with to process payments on the ECHO platform, visit <https://enrollments.echohealthinc.com/>. **A fee for this service may be required.**

# Electronic Payment Options



**Existing EFT Users:** If you only have one bank account registered with Change Healthcare, and you are currently receiving EFT payments, your payments will continue to be transmitted electronically by EFT.

If you have more than one bank account registered with Change Healthcare or you have multiple NPIs that will have different bank accounts, please contact ECHO at **1-888-492-5579** at your earliest convenience to ensure that your EFT account is set up correctly and your EFT payments continue successfully.

To ensure continuous receipt of Electronic Remittance Advices (ERAs), you will need to update your practice management system and/or notify your vendor to make the necessary updates to accept the **ECHO Payer ID 58379** in addition to the **AmeriHealth Caritas Next payer ID 83148**

# Electronic Payment Options



## Virtual Credit Card (VCC)

If you are not currently registered to receive payments electronically, you will receive VCC payments as your **default payment** method, instead of paper checks. Your office will receive either faxed or mailed VCC payments, each containing a VCC with a number unique to that payment transaction, your Explanation of Payment/Remittance Advice (EOP/RA), and an instruction page for processing. **Normal transaction fees apply based on your merchant acquirer relationship.** To opt out of this VCC payment method, you can contact ECHO directly at **1-888-492-5579**.

**Please note:** You must have an ECHO draft number to opt out. If you have received previous payments from ECHO, you may use the draft number from another payer. Otherwise you will need to receive one VCC from AmeriHealth Caritas Next in order to opt out.

# Electronic Payment Options



## Med-Pay

Offered in partnership with Deluxe Corporation, this payment option includes the digital presentment of three payment modalities – 1) eCheck; 2) VCC; 3) ACH/EFT. Med-Pay is specifically targeted to providers who have never enrolled for ACH/EFT and have opted-out of VCC. If you do not want to receive Med-Pay, be sure to sign up for EFT immediately after opting out of VCC.

## Paper check

Paper checks are available, but AmeriHealth Caritas Next recommends electronic payments as they are faster and more convenient

If your have questions regarding VCC, EFT, Med-Pay please call Echo Health at **1-888-492-5579, option 2.**

# Electronic Remittance Advice

## Electronic Remittance Advice (ERA)

When you enroll in EFT, you will automatically receive electronic remittance advices (ERAs) for those payments. All generated ERAs and a detailed explanation of payment for each transaction will be accessible to download from the ECHO provider portal ([www.providerpayments.com](http://www.providerpayments.com)).

# Claim Filing Deadlines

Type of Claim	Description & Time Frame
Original Claim	Must be submitted to the Plan within <b>180 calendar days</b> from the date services were rendered or compensable items were provided.
Rejected Claim	Is not registered in the claim processing system and can be resubmitted as a new claim. Corrected and resubmitted within <b>180 calendar days from the date of services.</b>
Denied Claims	Are those that were processed in the claims system. They may have a payment attached or may have been denied. A corrected claim may be submitted within <b>365 calendar days</b> of the original date of service to have the claim reprocessed.
Out of Network providers	Must be submitted to the Plan within <b>180 calendar days</b> from the date services were rendered or compensable items were provided.

For more information, please refer to the Claims and Billing Manual.

# Claim Inquiry Adjustment



Inquiries are questions from providers regarding how a claim is processed. Providers may file an inquiry no later than 180 days from the date of service or 60 calendar days after payment, denial or recoupment of a timely claims submission, whichever is latest. You may open a claims investigation via NaviNet with the claims adjustment inquiry function. Requests for adjustments may also be submitted by telephone to Provider Services at **855-266-0219** or by written correspondence to:

**AmeriHealth Caritas Next**  
**Attn: Claim Inquiry**  
**P.O. Box 7412**  
**London, KY, 40742-7412**

Claim types that are eligible for submission through the Claim Inquiry Adjustment option are:

- Updated eligibility.
- Updated/on file authorization.
- Duplicate payment received.
- Claim underpaid.
- Claim overpaid.

All requests will be responded to within 30 business days.

*For more information, please refer to the NantHealth Claims Investigation user guide on your NaviNet Plan Central page.*



# Claims Disputes



Providers who receive an unsatisfactory response to a claim inquiry/adjustment request may submit a claim dispute within 60 days of the date of the denial. Claim disputes will be resolved within 30 calendar days.

Claim Disputes must be submitted in writing, with supporting documentation, to:

AmeriHealth Caritas Next  
Attn: Claim Disputes  
P.O. Box 7320  
London, KY 40742-7320

# Integrated Care



A product of AmeriHealth Caritas North Carolina, Inc.

# An Integrated Approach to Care

**Our multifaceted approach addresses the needs of our Members, connecting them with the health care and services they need to get well and stay well.**

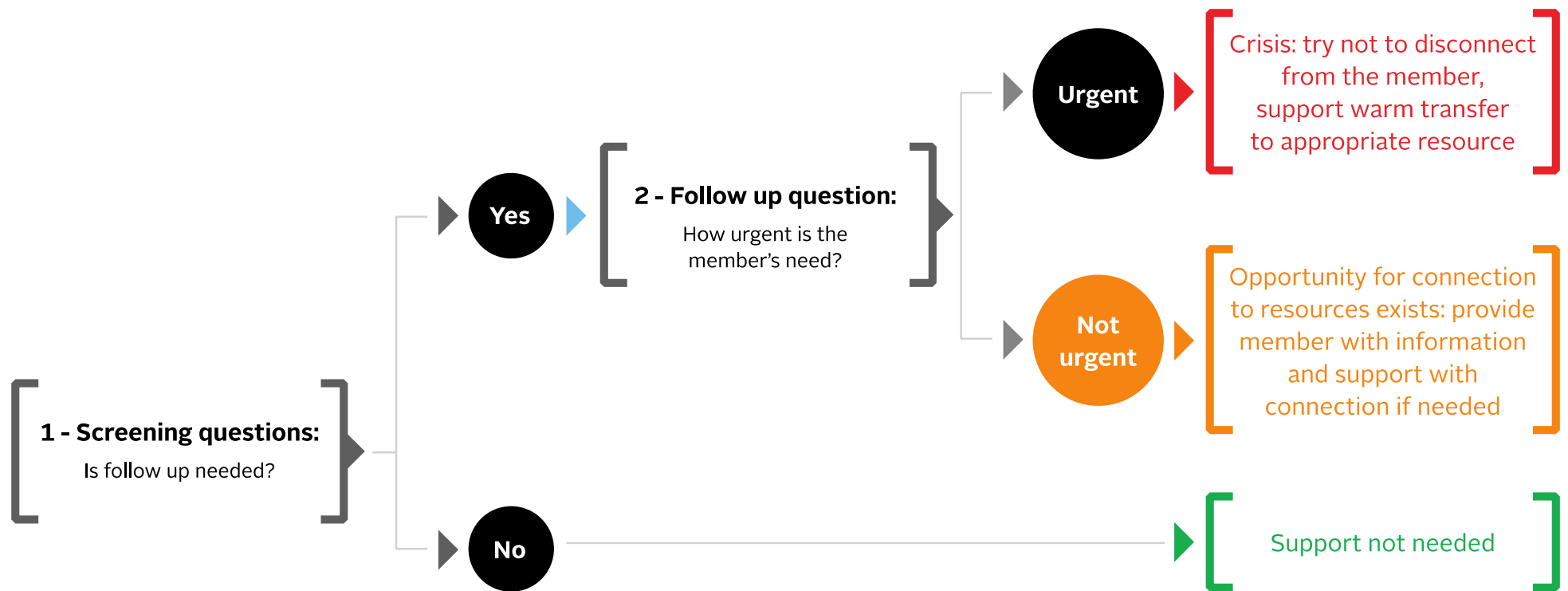
**Our approach includes:**

- Engaging, educating, and empowering Members to actively participate in improving their health outcomes.
- Providing Members with the information they need when they need it through our use of personal outreach and Member portals.
- Providing person-centered treatment planning in which the Member identifies their care team Members, including natural and professional supports of their choosing.
- Using and supporting the growth of community-based services.

# Social Determinants of Health (SDOH)

AmeriHealth Caritas Next will assess, identify, and address health care and social determinants of health needs in the populations we serve, enabling them to live healthier lives and achieve maximum independence.

AmeriHealth Caritas Next administers universal SDOH screenings with escalation pathways for actionable Member support.



# Let Us Know

AmeriHealth Caritas Next is eager to partner with the provider community in supporting our Members who may require more support. The ***Let Us Know*** program allows us to collaborate in engaging our Members and managing their health care.

If you have a Member who could use support from our Care Management team, here are a few ways to ***Let Us Know***:

Let Us Know options	Examples of reasons for referral:
<p><b>Call</b> our Rapid Response and Outreach Team <b>1-833-643-2262</b></p> <p><b>Fax</b> the Member Intervention Form, located at <a href="http://www.amerihealthcaritasnext.com">www.amerihealthcaritasnext.com</a>, to <b>1-844-411-0577</b></p> <p><b>Visit</b> <a href="http://www.amerihealthcaritasnext.com">www.amerihealthcaritasnext.com</a> to submit an electronic referral.</p> <p>For guidance on completing this form, or to inquire about a submission, please call <b>1-833-0643-2262</b>.</p>	<ul style="list-style-type: none"><li><input type="checkbox"/> Pharmacy consult on controlled substances</li><li><input type="checkbox"/> Assistance locating a specialty provider</li><li><input type="checkbox"/> Education on plan benefits and resources</li><li><input type="checkbox"/> Assistance with appointment scheduling</li><li><input type="checkbox"/> Unmet resource/SDOH screening or follow-up (e.g., transportation, food pantry, or housing application)</li><li><input type="checkbox"/> Education on health conditions</li><li><input type="checkbox"/> Screening for mental health or substance use services</li><li><input type="checkbox"/> Crisis follow-up resources (recent suicide attempt or bereavement after a death by suicide)</li></ul>

# Sharing Data With Providers

Note: Information on this page is based on claim data.

## Member Information

Member Name:

Date of Birth:

Gender:

Member Id:

Primary Doctor (PCP):

Address 1:

Address 2:

City, State, Zip:

Phone Number:

## Care Manager Information

Name:

Phone:

## My Important Tests & Services (within the last 24 months)

Condition	Service	Status	LastService	Due by	Goal
Preventive Health Vaccine	Hepatitis A Vaccination Series	Missing			Once per Lifetime
Preventive Health Vaccine	Hepatitis B Vaccination Series	Missing			Once per Lifetime
Preventive Health Vaccine	Pneumococcal Vaccination 2 Part Series - 23 Valent Pneumococcal	Up-to-date	10/27/2016		Once per Lifetime
Preventive Health Vaccine	Pneumococcal Vaccination 2 Part Series - Prevnar 13	Missing			Once per Lifetime

## Social Determinants (within the last 12 months)

Category	Date Answered	Self-reported member information
Housing	12/4/2017	No concern reported
Food	12/4/2017	Food insecurity
Utilities	12/4/2017	Difficulty paying for utilities
Transportation	12/4/2017	No concern reported
Health literacy	12/4/2017	No concern reported
Education	12/4/2017	Less than high school equivalency
Phone	12/4/2017	Difficulty paying for phone
Child care	12/4/2017	No concern reported
Everyday items	12/4/2017	Difficulty getting everyday items
Clothing	12/4/2017	Difficulty getting needed clothing

*Responses to SDOH screening appear on the Member Clinical Summary available to providers through the Provider Portal.*

# Risk Score Integration

Risk scores are used to guide care management outreach and as triggers for the level of intervention.

International Statistical Classification of Diseases and Related Health Problems, 10th revision (ICD-10) Z codes refer to factors influencing health status.

The following self-reported data elements and relevant ICD.10 Z codes enhance AmeriHealth Caritas risk score modeling:

- Distance from PCP office
- Poverty index
- Housing
- Food
- Transportation
- Utilities
- Health literacy
- Legal circumstances
- Physical environment
- Employment status
- Safety (exposure to trauma, stress, or violence)
- Social isolation
- Technology (access)



**At [Health Plan Name], care is the heart of our work. That means that every day we put our members and their families first. We work to improve not only their health, but also the economic and social issues that can act as a barrier to proper care — social determinants of health that are estimated to account for 70 percent of avoidable mortality<sup>1</sup> in the United States alone.**

**COLLECTING SOCIAL DETERMINANTS OF HEALTH DATA TO ADDRESS MEMBERS' UNMET NEEDS**



**What are social determinants of health?**

Our mission to build strong, healthy communities goes beyond clinical care. Up to 80 percent to 90 percent of a person's health is tied to factors other than clinical care.<sup>2</sup> These factors, known as the social determinants of health (SDOH), include nutritious food, access to care, safe housing, reliable transportation, and community supports.

**What is the impact of SDOH?**

These underlying drivers of health impact every part of our physical, mental, and social well-being. When they work against someone or are left unaddressed, they create health inequalities — which lead to worse outcomes and more expensive care.

Social factors, including education, racial segregation and bias, social supports, and poverty, can affect a person's risk factors for premature death and life expectancy. SDOH disproportionately impact low-income individuals and minority populations. As SDOH have a significant impact on health outcomes, addressing the impacts of SDOH is essential to the achievement of greater health equity.

**How can I help?**

As a [Health Plan Name] provider, you deliver health care services to our members. Health care providers who serve our members are uniquely positioned to identify and address SDOH, and together we can customize person-centered programs to ensure that our members have the critical support and services they need, so they can make important lifestyle changes and lead healthier, more productive lives.

**When you submit claims, please add the appropriate supplemental ICD-10 diagnosis codes that identify SDOH.** Opposite are the ICD-10 codes and descriptions useful for classifying relevant socioeconomic information valuable for population health.

With your help, [Health Plan Name] will have actionable data and be able to respond to our members' unmet needs.

**Note:** SDOH should not be used as the admitting or principal diagnosis.

Please include the appropriate supplemental ICD-10 diagnosis codes on your claim to report SDOH.

Note: SDoH should **not** be used as the admitting or principal diagnosis.

For information about the applicable ICD-10 codes, please refer to the plan website.



# Behavioral Health Crisis Line



- North Carolina statewide crisis line: 1-800-273-8255
- National Crisis Line: 988
- 911 Emergency



# Care Coordination Through Collaboration



These are the core components to our AmeriHealth Caritas Next population health program:

**Bright Start (maternity management):** This program assists expectant mothers by promoting healthy behaviors and controlling risk factors during pregnancy. The program is based on the Prenatal Care Guidelines from the American College of Obstetricians and Gynecologists (ACOG).

**Rapid Response and Outreach Team (RROT):** This team of non-clinical Care Connectors address the needs of Members and support providers and their staff.

**Care management:** This voluntary program serves Members identified as needing comprehensive and disease-specific assessments and reassessments, along with the development of person-centered goals with a focus on prevention.

**Care coordination:** Care coordination programs address Members' health care needs while assessing for and addressing social needs and barriers and providing hands-on coordination.

Providers needing care management or care coordination for an AmeriHealth Caritas Next Member should contact RROT at 833-643-2262.

# Utilization Management Prior Authorization



A product of AmeriHealth Caritas North Carolina, Inc.

# Utilization Management

## Prior Authorization

Certain services or supplies may need to be receive prior authorization to ensure they are medically necessary and being provided by a network provider. Providers are responsible for obtaining any necessary prior authorization (PA) before rendering services. There are four ways to check for prior authorization:

1. Search for the service in our [prior authorization look up tool](#) found in the Provider section of the AmeriHealth Caritas Next website.
2. Providers can also submit requests for prior authorization through Jiva™, our web based prior authorization request tool found on NaviNet.
3. Fax the appropriate Prior Authorization form, found in the forms section of the website to Utilization Management
  - Physical Health Prior Auth: 1-844-412-7890
  - Behavioral Health: 1-855-243-6352
4. Call Utilization Management team at 1-833-702-2262

# Prior Authorization Lookup Tool

The [Prior Authorization Lookup Tool](#) is located in the Provider section of the the AmeriHealth Caritas Next website.

To find out if a service needs prior authorization, simply type a Current Procedural Terminology (CPT) code in the space allotted to get started.

Click **Submit**.

The tool will tell you if that service needs prior authorization

## **Important notice**

This tool provides general information for outpatient services performed by a participating provider.

The following services always require prior authorization:

- Elective inpatient services
- Urgent inpatient services
- Services from a nonparticipating provider

# Prior Authorization Lookup Tool



The results of this tool are not a guarantee of coverage or authorization. If you have questions about this tool or a service, call Utilization Management at **1-833-702-2262**.

Every attempt is made to provide the most current prior authorization information on the Look Up Tool, however, this does not guarantee payment. Payment of claims is dependent upon eligibility, covered services, provider contracts, correct coding and billing practices. If you are uncertain that prior authorization is needed please submit a request for an accurate response. Prior Authorization forms are found in the Provider section of the website.

**Services requiring prior authorizations are subject to change.**

A Member does not need prior authorization for emergency services or to see a primary care physician

AmeriHealth Caritas Next does not require referrals for any service.

# Imaging — Evolent

AmeriHealth Caritas Next's radiology benefits vendor, Evolent, provides utilization management review and authorization for non-emergent, advanced, outpatient imaging procedures.

**The following radiology services, when performed as an outpatient service, require prior authorization:**

CT/CTA scans

CCTA/FFR

Echocardiography

MRA

MRI

Nuclear Cardiology Services

PET scans

PET/CT Fusion

The ordering provider is responsible for obtaining a prior authorization number for the requested radiology service. Evolent will request patient symptoms, past clinical history, and prior treatment information, and the ordering provider should have this information available at the time of the call.

# Evolut – How to Submit Authorization

The ordering facility or provider must obtain the appropriate prior authorization via Evolut's website or by calling Evolut.

## Ordering providers:

- To initiate a request for an authorization, please contact Evolut via their website at [www.radmd.com](http://www.radmd.com), or via toll-free number at **1-800-424-4792**.
- To check the status of an authorization, please contact Evolut via their website at [www.radmd.com](http://www.radmd.com), or via interactive voice response (IVR) system at **1-800-424-4792**.

## Rendering providers:

- To check the status of an authorization, please contact Evolut via their website at [www.radmd.com](http://www.radmd.com), or via IVR system at **1-800-424-4792**.

# Culturally and Linguistically Appropriate Services (CLAS)



A product of AmeriHealth Caritas North Carolina, Inc.



# What is CLAS?

The National Standards for Culturally and Linguistically Appropriate Services in Health and Health Care (The National CLAS Standards) were created to advance health equity, improve quality of care, and eliminate health care disparities.

AmeriHealth Caritas Next recognizes the need to effectively respond to a diverse and multicultural patient population and understand and address issues that lead to health disparities.

In an effort to deliver culturally competent, respectful, appropriate care to Members who have limited English proficiency (LEP); who are low literacy proficient (LLP); who represent diverse, multicultural backgrounds; or who may have special health needs, AmeriHealth Caritas Next offers ongoing CLAS training.

Please refer to the Provider Manual for more information or visit the CLAS web page at [www.amerihealthcaritasnext.com](http://www.amerihealthcaritasnext.com)

# What is Health Equity?

The Health Equity (HE) Strategy is an integrated, community-centered, root cause approach to address systemic health disparities in order to foster and improve equity for all Members.

In conjunction with CLAS, HE forms a strategic approach to:

- Ensure quality care is equitable
- Identification and reduction of health disparities
- Structure programs and activities responsive to Members cultural and linguistic needs.

AmeriHealth Caritas Next develops HE program goals relevant to the National CLAS Standards and the NCQA's Health Equity Accreditation criteria. These standards and guidelines focus on collecting race, ethnicity, language (REL), sexual orientation and gender identity data, and using this information to be responsive to Member cultures, including through Culturally and Linguistically Appropriate Services (CLAS) programs.

To promote diversity and cultural responsiveness AmeriHealth Caritas Next encourages providers to share REL in order to ensure an adequate provider network for Members. Collection of provider REL helps AmeriHealth Caritas create better programs and reduce disparities.

# Interpretation and Translation Services



Barriers in communication can impact quality of care. AmeriHealth Caritas Next offers language services to facilitate better communication between Members and their providers.

## **Free aids and services for disabled Members**

AmeriHealth Caritas Next provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

## **Free language Services**

AmeriHealth Caritas Next provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If a Member needs these services, contact Member Services at **1-833-613-2262 (TTY: 771)**

# Member Grievances and Appeals



A product of AmeriHealth Caritas North Carolina, Inc.

# Member Grievances

A "Grievance" means a written complaint submitted by a member about any of the following:

- a. An insurer's decisions, policies, or actions related to availability, delivery, or quality of health care services. A written complaint submitted by a covered person about a decision rendered solely on the basis that the health benefit plan contains a benefits exclusion for the health care service in question is not a grievance if the exclusion of the specific service requested is clearly stated in the certificate of coverage.
- b. Claims payment or handling; or reimbursement for services.
- c. The contractual relationship between a covered person and an insurer.
- d. The outcome of an appeal of a noncertification.

# Member Grievances



AmeriHealth Caritas Next will send a decision letter within 30 calendar days of receiving the grievance. If more time is required, the Member will be informed of the reason for the extension in writing.

**To file a grievance by mail:**  
**AmeriHealth Caritas Next**  
**Attn: Member Complaints and Grievances**  
**P.O. Box 7415**  
**London, KY 40742-7415**

# Member Appeals



If AmeriHealth Caritas Next decides to deny coverage, reduce, limit, suspend, or terminate a service a Member is receiving, the Member will receive a written “Adverse Benefit Determination.”

If the Member does not agree with the decision outlined in the Adverse Benefit Determination, or if the plan has failed to act in a timely manner, the Member may file an appeal.

The appeal:

- Must be filed within 180 calendar days of the Notice of Adverse Benefit Determination.
- May be filed on the Member’s behalf by the Member’s authorized representative (e.g., a family Member or friend) or by the Member’s provider with the Member’s written consent.
- May appeal to the state’s Appeal process

**To file an appeal by phone call Member’s Services: 1-833-613-2262**

**To file an appeal by mail:**

AmeriHealth Caritas Next

Member appeals:

P.O. Box **7417**

London, KY **40742-7417**

# North Carolina Department of Insurance Appeal Process



Health Insurance Smart NC is available to provide assistance to the Member on AmeriHealth Caritas Next's internal appeals and grievance issues.

Contact information:

North Carolina Department of Insurance  
Health Insurance Smart NC  
1201 Mail Service Center  
Raleigh, NC 27699-1201  
855-408-1212 (toll free)  
1-919-807-6865 (fax)



# Provider Complaints and Appeals



A product of AmeriHealth Caritas North Carolina, Inc.

# Provider Complaints



A Provider Complaint is an opportunity for the Provider to bring issues to the Plan.

Provider Complaints include dissatisfaction regarding any administrative aspect of the operations, activities, or behavior of AmeriHealth Caritas Next associates, except for any dispute over which the Provider has appeal rights. Providers are required to register their complaint within 45 days of the incident. AmeriHealth Caritas *Next* will review the information and provide written notice of its decision within 30 calendar days of our receipt of the complaint/grievance.

Providers are encouraged to settle complaints/disputes by phone or in person with their dedicated Account Executive.

They may also call Provider Services at **1-855-266-0219** or register a complaint by written correspondence to:

AmeriHealth Caritas Next  
Provider Complaints  
PO Box 7414  
London, KY, 40742-7414

# Provider Appeals

AmeriHealth Caritas Next providers may file an appeal of an adverse action by AmeriHealth Caritas Next. Adverse actions include, but are not limited to:

- Actions against a provider for reasons related to program integrity
- Termination of a Provider Agreement before the agreement period has ended for reasons other than when AmeriHealth Caritas Next's Fraud Control Unit or a government agency has required the plan to terminate the agreement
- Denial of claims for services rendered that have not been filed as a Member appeal
- Actions taken by the health plan in response to a violation by the provider of the health plan Provider Agreement

Provider appeals must be filed in writing and within 180 calendar days of:

- The date of the plan's notice of the adverse action to be taken, or
- The date on which the plan should have taken a required action but failed to do so

Providers may file a Member grievance or appeal on behalf of a Member only when the Member has authorized the provider to do so in writing.

# Compliance



A product of AmeriHealth Caritas North Carolina, Inc.

# Fraud Prevention Program

AmeriHealth Caritas Next has an established enterprise-wide Program Integrity Department with a proven record in preventing, detecting, investigating and mitigating fraud, waste, and abuse (FWA). Local AmeriHealth Caritas Next staff, including a Special Investigation Unit Manager and Investigator, will be supported by the Program Integrity Department.

- ❖ **Fraud** means an intentional deception or misrepresentation made by a person with the knowledge that the deception could result in some unauthorized benefit to himself or some other person. It includes any act that constitutes fraud under applicable Federal or State law.
- ❖ **Waste** means the overutilization of services or other practices that result in unnecessary costs. Waste is generally not considered caused by criminally negligent actions, but rather misuse of resources.
- ❖ **Abuse** means provider practices that are inconsistent with sound fiscal, business, or medical practices, and result in an unnecessary cost to the insurance exchange program, or in reimbursement for services that are not medically necessary or that fail to meet professionally recognized standards for health care. It also includes beneficiary practices that result in unnecessary cost to the Exchange insurance program.

# Fraud Prevention Program

**The Special Investigations Unit (SIU) team proactively identifies potential incidents of suspected fraud and abuse as part of its program for ongoing monitoring and auditing.**

**The SIU investigates allegations such as:**

- Missing documentation of services purportedly rendered;
- Billing for services not rendered;
- Alteration or forgery of documentation;
- Misrepresentation of services provided; and/or
- Receipt of benefits due to potentially fraudulent actions.

# Fraud Prevention Program



**As a network provider, you are responsible for reporting suspected fraud, waste and abuse issues.**

## **Reporting issues to AmeriHealth Caritas Next.**

If you are aware of a potential or actual fraud, waste, or abuse issue, we encourage you to report the issue to the Special Investigations Unit by:

- Calling the toll-free Fraud Waste and Abuse Hotline at **1-866-833-9718**, which is available 24/7 and allows for the anonymous reporting of issues.
- Emailing [fraudtip@amerihealthcaritas.com](mailto:fraudtip@amerihealthcaritas.com); or
- Complete the anonymous [online fraud intake form](#) found on at [amerihealthcaritasnext.com](http://amerihealthcaritasnext.com).
- Mailing a written statement to:

Special Investigations Unit  
AmeriHealth Caritas Next  
PO Box 7318  
London, KY 40742

# Comprehensive Compliance Program



The AmeriHealth Caritas Next Compliance department has implemented a Comprehensive Compliance Program to ensure compliance with all applicable federal and state laws and Marketplace requirements.

If you have a compliance or privacy concern, we encourage you to contact our Compliance department. You can report issues to the Compliance department by:

- Calling the toll-free Compliance Hotline at **1-866-833-9718**, which is available 24/7 and allows for the anonymous reporting of issues.
- Using our online reporting tool at [www.amerihealth.ethicspoint.com](http://www.amerihealth.ethicspoint.com), which is available 24/7 and allows for anonymous reporting of issues.
- Emailing us:

AmeriHealth Caritas Next Compliance: [ACNXcompliance@amerihealthcaritas.com](mailto:ACNXcompliance@amerihealthcaritas.com)

AmeriHealth Caritas Corporate Compliance: [corpcompliance@amerihealthcaritas.com](mailto:corpcompliance@amerihealthcaritas.com)

AmeriHealth Caritas Corporate Privacy: [privacy@amerihealthcaritas.com](mailto:privacy@amerihealthcaritas.com)

**Compliance is a shared responsibility and  
calls upon us to do the right thing in the right way.**



# Fraud Prevention Program

## Reporting issues to the appropriate entity for the state of North Carolina

### **CRIMINAL INVESTIGATIONS DIVISION**

NC Department of Insurance  
1201 Mail Service Center  
Raleigh, NC 27699-1201

Phone: 888-680-7684

Fax: 919-715-1156

E-mail: [reportfraud@ncdoi.gov](mailto:reportfraud@ncdoi.gov)

Website: Online intake form available at  
<https://www.ncdoi.gov/fraud-control/report-insurance-fraud>

# Advance Directives

AmeriHealth Caritas Next requires its contracted providers to maintain written policies and procedures concerning advance directives with respect to all adults receiving care.

Providers must document in a Member's medical record and plan of care whether the Member has executed an advance directive.

Providers may find advance directives for each state at:

<https://www.caringinfo.org/planning/advance-directives/by-state/>

# Resources

For a current list of  
AmeriHealth Caritas Next  
phone and fax numbers,  
please refer to the  
**Provider Quick Reference Guide** at  
[amerihealthcaritasnext.com](http://amerihealthcaritasnext.com).

# Questions





AmeriHealth Caritas<sup>SM</sup>

---

***Next***

A product of AmeriHealth Caritas North Carolina, Inc.