



Welcome to Ambetter of Alabama

Your Partner In Better Healthcare
2026 Provider Orientation

ambetter
HEALTH



PROVIDER ORIENTATION

2026

AGENDA

OVERVIEW

- Who We Are
- Affordable Care Act
- The Health Insurance Marketplace
- Our Networks

WHAT YOU NEED TO KNOW

- Key Contact Information
- Provider Manual
- Provider Engagement
- Public Website and Secure Portal
- Appointment Availability
- Verification Member Eligibility, Benefits and Cost Shares
- Referrals
- Prior Authorization
- Claims, Billing and Payments
- Corrected Claims and Appeals
- Specialty Companies and Vendors

QUESTIONS & ANSWERS





2026 Provider Orientation

OVERVIEW

WE ARE AMBETTER HEALTH

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

#1 carrier

on the Health Insurance Marketplace*

5.7M+

members insured

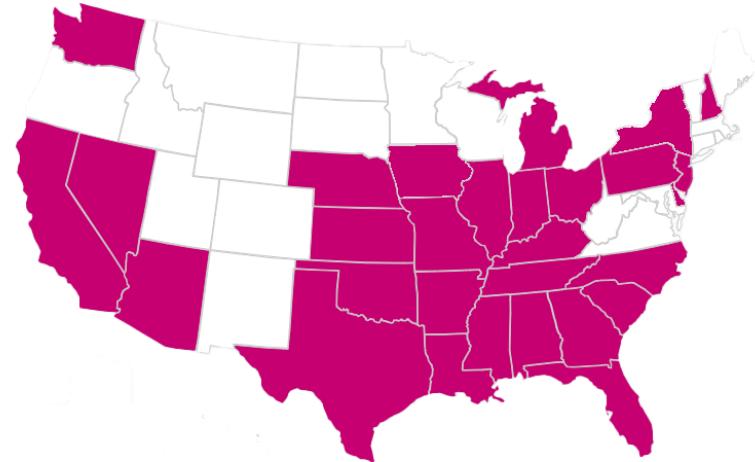
**Statistical claims and the #1 Marketplace Insurance statement are in reference to national on-exchange marketplace membership and based on national Ambetter data in conjunction with findings from 2023 Rate Review data from CMS, 2023 State-Level Public Use File from CMS, state insurance regulatory filings, and public financial filings.*

2014

Year Ambetter launched its first Marketplace plans

29

states



LOCAL APPROACH TO CARE

Ambetter delivers high quality, locally-based healthcare services to its members, with our providers benefiting from enhanced collaboration and strategic care coordination programs.



Confidential and Proprietary Information

We

- Target a focused demographic
- Lower income, underinsured and uninsured

WE ARE PROUD TO BE YOUR PARTNER

- The **Ambetter Health plan designs** are built to support subsidy-eligible individuals and families purchasing coverage through the Health Insurance Marketplace.
- **Ambetter Health products** offer a range of cost-sharing options, including plans with low or no copays, tailored to meet the financial and healthcare needs of our members.
- The **emphasis on reducing barriers and improving access to care** mitigates the risk of individuals showing up without insurance (uncompensated care). Ambetter Health's cost-sharing lowers member costs and eases provider collections at care.
- Most importantly, Ambetter plans encourage members to establish relationships with their primary care providers to **achieve favorable health outcomes**.



AFFORDABLE CARE ACT

AFFORDABLE CARE ACT (ACA):

Key Objectives

- Expand access to affordable, quality health coverage for individuals & families.
- Make healthcare more affordable through subsidies and cost-sharing reductions.

Additional parameters:

- Coverage for dependents up to age 26*
- No lifetime maximum benefits
- Preventative care covered at 100% when provided by in-network providers
- Insurer minimum loss ratio (80%* for individual coverage)



**May be greater based on state requirements*

AFFORDABLE CARE ACT

REFORM OF THE COMMERCIAL INSURANCE MARKET

- No more underwriting – guaranteed issues.
- There is no federal tax penalty for not having minimum essential coverage; however, some states may impose their own penalties.
- Minimum standards for coverage: essential health benefits and cost sharing limits.
- The ACA created premium tax credits (also known as subsidies) and cost-sharing reductions (CSR) to help reduce costs for eligible consumers who buy a plan through the Marketplace.
- Subsidies may be available to eligible individuals/families who have a household income between 100 and 400 percent of the Federal Poverty Level (FPL), based on the taxpayer's family size.
 - The subsidy cap has been extended through Plan Year 2026 under current federal policy.
- Cost-Sharing Reductions (CSRs) are available to eligible individuals/families with household incomes between 100% and 250% of the Federal Poverty Level (FPL), based on family size.

**States may enact tax penalties for not purchasing insurance*



HEALTH INSURANCE MARKETPLACE

The Health Insurance Marketplace is a service available in every state that helps people shop for and enroll in affordable health insurance. The federal government operates the Marketplace (HealthCare.gov) for most states, but some states run their own Marketplaces, also called Exchanges.

The Health Insurance Marketplace provides health plan shopping and enrollment services through websites, call centers, and in-person help.

Potential members can:

- Register for the Exchange
- Determine eligibility for all health insurance programs (including Medicaid)
- Shop for plans
- Enroll in a plan
- Exchanges may be state-based, federally facilitated, or a federal-state hybrid — ***Alabama is a Federally Funded Marketplace***

The Health Insurance Marketplace allows individuals to receive subsidies. Qualified Health Plans (QHPs) can be purchased through Healthcare.gov, or a direct enrollment platform.



HEALTH INSURANCE MARKETPLACE

FINANCIAL COMES IN THE FORM OF:

- Advanced Premium Tax Credits (APTC)
- Cost-Sharing Reductions (CSR)

All Ambetter Health plans include cost shares such as copays, coinsurance, and deductibles, which vary by plan type and subsidy eligibility

- Members may qualify for Cost-Sharing Reductions (CSRs) based on household income and family size.

Eligible individuals can receive financial assistance in the form of Advanced Premium Tax Credits (APTCs) and CSRs when purchasing Qualified Health Plans (QHPs) through Healthcare.gov or approved direct enrollment platforms.





2026 Provider Orientation

OUR NETWORKS

NETWORKS BUILT TO OFFER MORE

- Ambetter Health offers a diverse suite of network options tailored to meet the coverage and budget needs of Marketplace members.
- By offering increased product options, Ambetter also benefits providers by giving them exclusive access to new patient populations.
- Each Ambetter Health network is designed to meet the specific coverage needs of members in their respective states. Plan structures, covered benefits, and referral requirements may vary by state and network type.
- Providers must confirm the member's network and plan before delivering services to ensure coverage and compliance with referral or authorization requirements. This information is located on the member's ID card and can also be confirmed when verifying the member's eligibility.



OUR INNOVATIVE NETWORKS

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

DIABETES CARE SILVER*: (New in 2026!)

Lower out of pocket costs for certain medications, supplies, and clinical support. Members may have access to \$0 copays for preferred insulin and select medications used to manage diabetes, high blood pressure, high cholesterol, and mental health. These plans also include \$0 copays on certain diabetic supplies and labs such as lancets, glucose test strips, ketone and urine test strips, insulin syringes, pen needles as well as routine A1c labs.

What is off-exchange health insurance?

Off-exchange health insurance is a plan that is purchased directly from an insurance provider, or through a broker. Though these are considered private plans, they also fall under ACA compliance, which ensures minimum coverage and essential health benefits. ACA financial help by way of premium subsidies are only available for plans purchased on-exchange and for those who qualify.

Each Ambetter Health network is designed to offer members a unique type of coverage option specific to their state. This means that member plans and benefits can vary, and there may be referral requirements for certain types of care to be covered. As a provider, it is important you confirm which network and plan a member is in before extending care. This information is located on the member's ID card and can also be confirmed when verifying the member's eligibility.

**Network availability varies by state.*

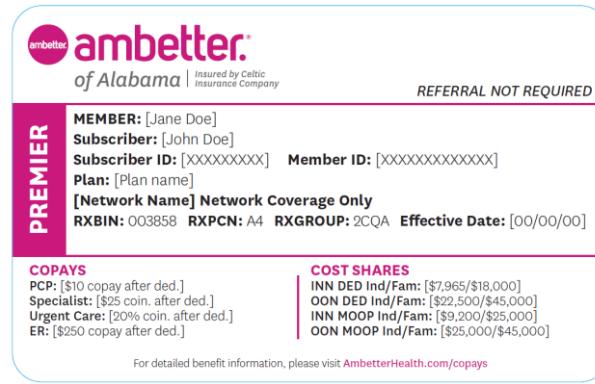


HOW TO IDENTIFY A MEMBER'S NETWORK

All members receive an Ambetter member identification card. Ambetter member ID cards include key information such as:

- The specific **Ambetter Health plan** selected by the member.
- The **Provider Network** associated with the member's plan.

Note: Member ID cards do not guarantee eligibility. Providers must verify eligibility on the date of service using the Secure Provider Portal or Provider Services.



NETWORK EXPANSION

NEW IN 2026!
AMBETTER IS EXPANDING INTO
MONTGOMERY COUNTY!



PROVIDERS RECENTLY ADDED TO OUR NETWORK:

- University of Alabama at Birmingham
- University of Alabama St. Vincent's
- Baptist Medical Center in Montgomery
- Southeast Health Medical Centers
- Infirmary Health System



2026 Provider Orientation

WHAT YOU NEED TO KNOW

KEY CONTACT INFORMATION

Ambetter of Alabama

PHONE

1-800-442-1623

TTY

1-800-442-1623 (TTY 711)

WEB

www.AmbetterHealth.com/EN/AL/

PORTAL

Ambetter Secure Provider Portal



AMBETTER PROVIDER MANUAL

THE PROVIDER MANUAL IS YOUR COMPREHENSIVE GUIDE TO DOING BUSINESS WITH AMBETTER OF ALABAMA.

The manual includes a wide-range of important information relevant to providers doing business with Ambetter. Key information includes:

- Network information
- Billing guidelines
- Claims information
- Regulatory information
- Key contact list
- Quality initiatives

The Provider Manual can be found in the Provider section of the [Ambetter of Alabama website](#).



PROVIDER ENGAGEMENT

The **Ambetter of Alabama** Provider Engagement team includes trained staff available to respond quickly and efficiently to all provider inquiries, or requests, including:

- Credentialing/Network status
- Claims
- Request for adding/deleting physicians to an existing group

You can reach the Provider Engagement team at:
AmbetterAL_ProviderRelations@CENTENE.COM

By calling **Ambetter of Alabama** Provider Services at **1-800-442-1623 (TTY 711)**, providers are able to access real time assistance for all their service needs.



PROVIDER ENGAGEMENT

- As an **Ambetter of Alabama** provider, you will have a dedicated Network Advisor available to assist you.
- Our Provider Engagement Account Managers and Network Advisors serve as the primary liaisons between Ambetter and the provider network.
- Your Network Advisor is here to help you operate your practice and address needs, such as:



- ✓ **Inquiries related to administrative policies, procedures, and operational issues**
- ✓ **Contract clarification**
- ✓ **Membership/provider roster questions**
- ✓ **Secure Portal registration, PaySpan enrollment, and Availity Essentials onboarding support**
- ✓ **Provider education**
- ✓ **HEDIS/care gap reviews**
- ✓ **Financial analysis**
- ✓ **EHR Utilization**

PROVIDER NETWORK OPERATIONS

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



Please send the following items to SM_AmbetterALOps@Centene.com :

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

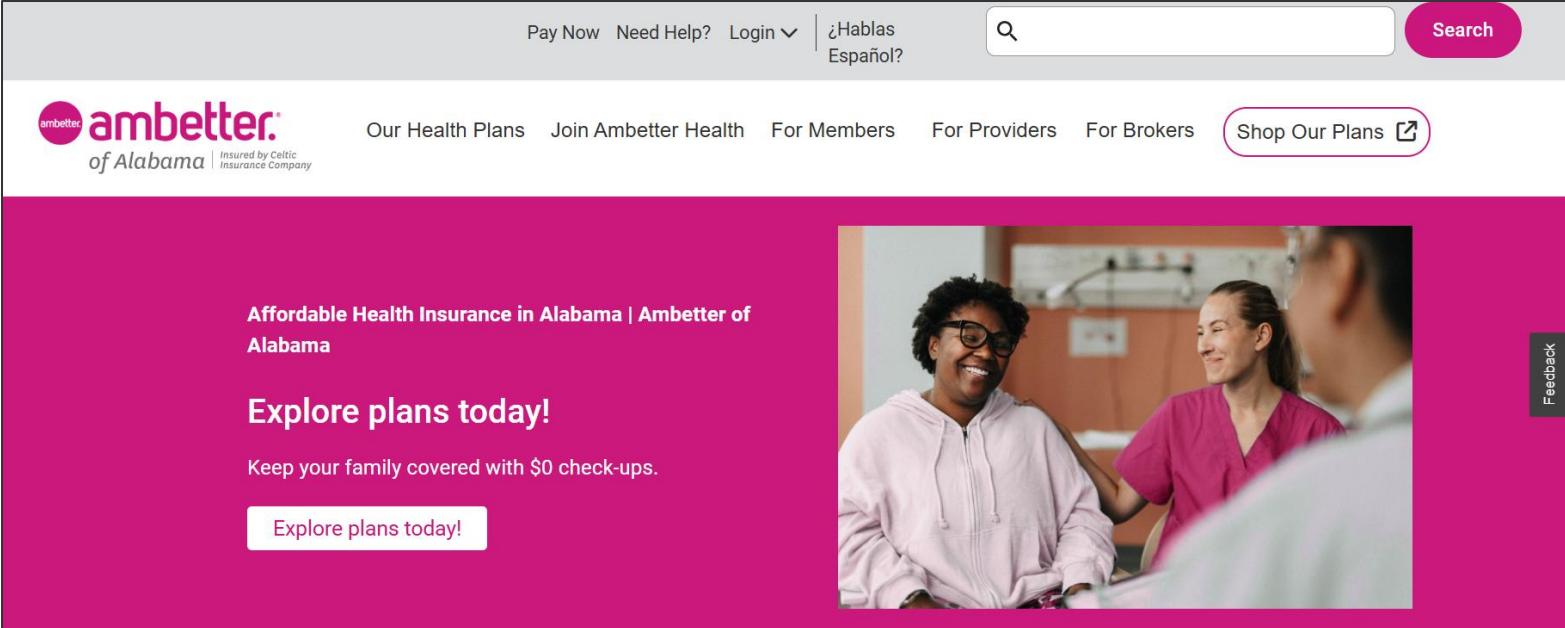


2026 Provider Orientation

PUBLIC WEBSITE & SECURE PORTAL

AMBETTER PUBLIC WEBSITE

www.AmbetterHealth.com/EN/AL/



The screenshot shows the homepage of the Ambetter of Alabama website. At the top, there is a navigation bar with links for "Pay Now", "Need Help?", "Login", "¿Hablas Español?", a search bar, and a "Search" button. Below the navigation bar, the Ambetter of Alabama logo is displayed, followed by a menu with links for "Our Health Plans", "Join Ambetter Health", "For Members", "For Providers", "For Brokers", and a highlighted "Shop Our Plans" button. The main content area features a pink background with text about affordable health insurance in Alabama and a call to action to "Explore plans today!". To the right, there is a photograph of a woman in a pink hoodie interacting with a healthcare provider in a clinical setting. A "Feedback" button is located in the bottom right corner of the main content area.

Affordable Health Insurance in Alabama | Ambetter of Alabama

Explore plans today!

Keep your family covered with \$0 check-ups.

Explore plans today!

Feedback



AMBETTER PUBLIC WEBSITE

WHAT'S ON THE PUBLIC WEBSITE?

- Provider Manual
- Provider Quick Reference Guides
- Important Forms such as Notification of Pregnancy, Prior Authorization Request Forms, and more.
- Pre-Authorization Lookup Tool
- Preferred Drug List (PDL)

SECURE PROVIDER PORTAL

REGISTRATION IS FREE AND EASY!



Contact your Provider Engagement Account Manager to begin registration.

English ▾

ambetter[®]
of Alabama | Insured by Celtic Insurance Company

Login

Email Address *

Continue

[Create New Account](#)

single password  reliable security
EntryKeyID

[Help](#) [Privacy Policy](#) [Terms of Use](#)

© Copyright 2025 Centene Corporation

SECURE PROVIDER PORTAL

WHAT'S ON THE SECURE PROVIDER PORTAL?

- Member eligibility verification and patient panel listings
- Care gap reports and quality measure tracking
- Submit and track prior authorizations
- Submit claims and check claim status
- Submit corrected claims and request adjustments
- Payment history
- Monthly PCP performance and cost reports
- Provider performance and utilization analytics



SECURE PROVIDER PORTAL

INSIGHTFUL REPORTS

PCP reports available on [Ambetter Secure Provider Portal](#)

Secure Provider Portal are generated monthly and can be exported into a PDF or Excel format.

PCP REPORTS INCLUDE:

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



AVAILITY ESSENTIALS

Ambetter Health has transitioned to Availity Essentials as its secure provider portal for eligibility, claims, authorizations, and payer resources.

- The legacy Ambetter Secure Provider Portal remains available for select functions during the phased transition.
- The provider organization's designated Availity administrator is the person responsible for registering their practice in Essentials, managing user accounts, and should have legal authority to sign agreements for their organization.
- Practice administrators can register for Availity Essentials at:
 - www.Availity.com/documents/learning/LP_AP_GetStarted
 - Providers needing additional assistance with registration can call Availity Client Services at **1-800-AVAILITY (282-4548)**, Monday through Friday, 8 a.m. – 8 p.m. ET.
- For general questions, providers can reach out to their health plan Provider Engagement representative.





2026 Provider Orientation

APPOINTMENT AVAILABILITY

APPOINTMENT AVAILABILITY

Ambetter follows the accessibility and appointment wait time requirements set forth by applicable regulatory and accrediting agencies. Ambetter monitors participating provider compliance with these standards at least annually.

Appointment Type	Access Standard	Appointment Type	Access Standard
PCPs – Routine Visits	15 business days	Specialist – Routine Visit (High Volume)	Within 30 business days
PCPs – Urgent Care Appointments	24 hours	Specialist – Urgent Care (High Volume)	Within 24 hours
PCPs – Adult Sick Visit	48 hours	Specialist – Routine Visit (High Impact)	Within 30 business days
PCPs – Pediatric Sick Visit	48 hours	Specialist – Urgent Care (High Impact)	Within 24 hours
Urgent Care Providers	24 hours	Behavioral Health – Non-life-Threatening Emergency	Within 6 hours
After Hours Care	Office number answered 24 hours/7 days a week by answering service or instructions on how to reach a physician.	Behavioral Health Urgent Care	Within 48 hours
		Behavioral Health Initial Visit for Routine Care	Within 10 business days
		Behavioral Health Follow-up Routine Care	Within 10 business days





2026 Provider Orientation

VERIFICATION OF ELIGIBILITY, BENEFITS, & COST SHARES

NAVIGATING THE MEMBER ID CARD

Plan type →

**Referral from PCP is not required to see a specialist.
Auth may be required.**

Pharmacy Benefit Information →

Provider Services Contact Information

Ambetter of Alabama | Insured by Celtic Insurance Company

PREMIER

MEMBER: [Jane Doe]
Subscriber: [John Doe]
Subscriber ID: [XXXXXXXXXX] **Member ID:** [XXXXXXXXXXXX]
Plan: [Plan name]
[Network Name] Network Coverage Only
RXBIN: 003858 **RXPCN:** A4 **RXGROUP:** 2CQA **Effective Date:** [00/00/00]

REFERRAL NOT REQUIRED

COPAYS
PCP: [\$10 copay after ded.]
Specialist: [\$25 coin. after ded.]
Urgent Care: [20% coin. after ded.]
ER: [\$250 copay after ded.]

COST SHARES
INN DED Ind/Fam: [\$7,965/\$18,000]
OON DED Ind/Fam: [\$22,500/\$45,000]
INN MOOP Ind/Fam: [\$9,200/\$25,000]
OON MOOP Ind/Fam: [\$25,000/\$45,000]

For detailed benefit information, please visit AmbetterHealth.com/copays

AmbetterHealth.com/AL

Member/Provider Services: 1-800-442-1623 (TTY 711)
24/7 Nurse Line: 1-800-442-1623

Numbers below for providers:
Pharmacist Only: 1-833-750-0958
EDI Payor ID: 68069
[Centene Vision Services: 1-833-464-1719]
[Centene Dental Services supported by United Concordia: 1-833-464-1719]

Medical Claims Address:
Ambetter of Alabama
Attn: CLAIMS
PO Box 5010
Farmington, MO 63640-5010

Ambetter of Alabama is underwritten by Celtic Insurance Company, which is a Qualified Health Plan issuer in the Alabama Health Insurance Marketplace.
©2025 Celtic Insurance Company. All rights reserved.

AMB25-AL-C-00060



VERIFICATION OF ELIGIBILITY, BENEFITS, & COST SHARE

PROVIDER MUST VERIFY MEMBER ELIGIBILITY

- Every time a member schedules an appointment
- When the member arrives for the appointment

PANEL STATUS

- PCPs should confirm that a member is assigned to their patient panel using Secure Provider Portal. The patient list includes member name, ID number, date of birth, care gaps, disease management enrollment, and product enrollment.
- PCPs may administer services even if the member is not currently assigned to their panel, and request reassignment for future care.

VERIFICATION OF ELIGIBILITY, BENEFITS, & COST SHARE

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

- ✓ **The Ambetter Secure Provider Portal**

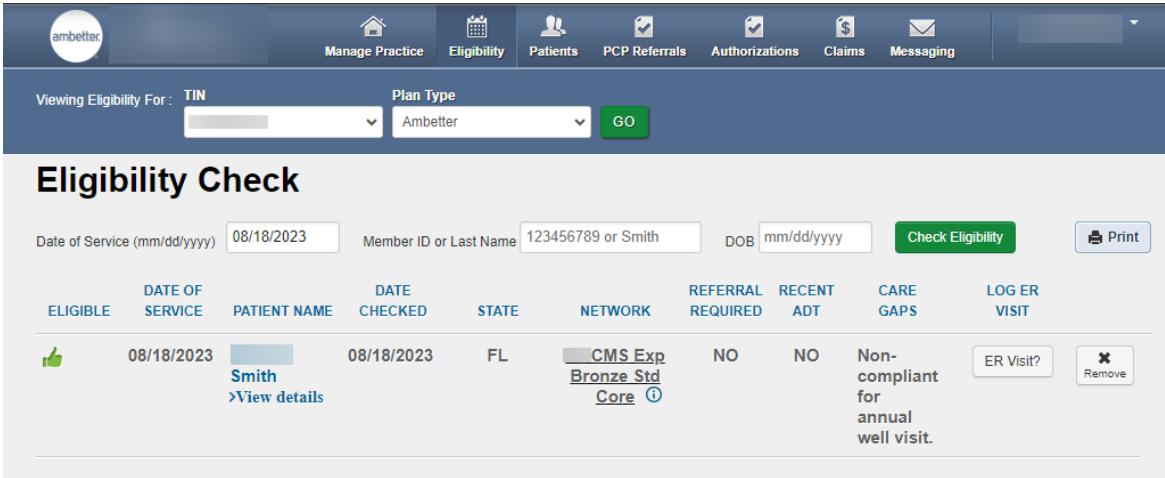
If you are already a registered user of the Ambetter of Alabama secure portal, you do NOT need a separate registration!

- ✓ **24/7 Interactive Voice Response System**

Enter the Member ID Number and the month of service to check eligibility

- ✓ **Contact Provider Services** 1-800-442-1623 (TTY 711)

VERIFICATION OF ELIGIBILITY ON THE PORTAL

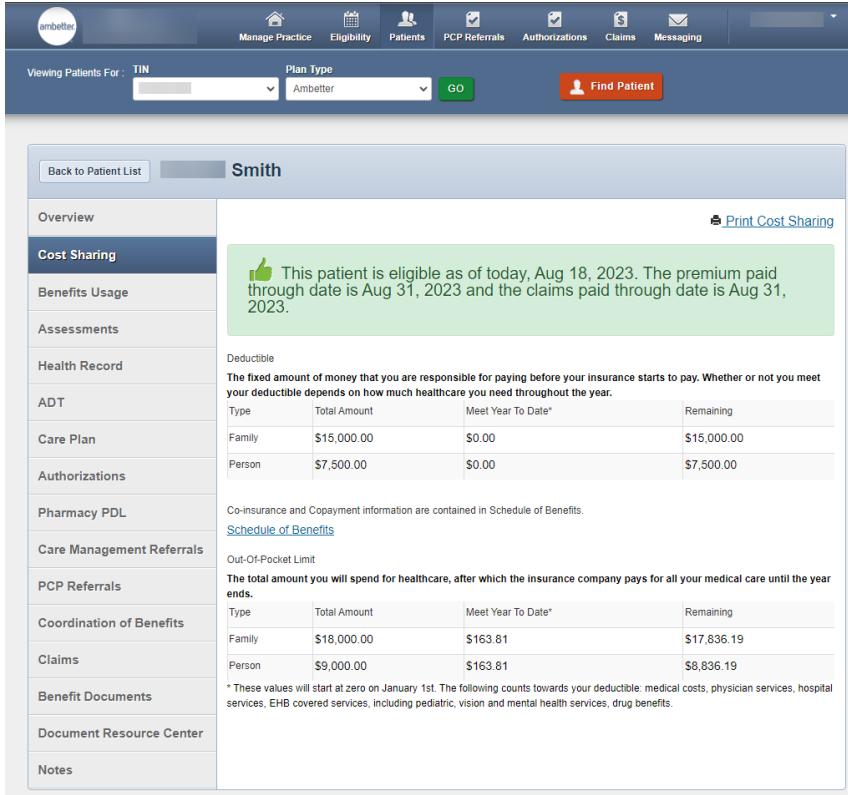


The screenshot shows the ambetter portal interface. At the top, there is a navigation bar with icons for Manage Practice, Eligibility, Patients, PCP Referrals, Authorizations, Claims, and Messaging. Below the navigation bar, a search bar displays "Viewing Eligibility For: TIN" and "Plan Type: Ambetter". A "GO" button is next to the plan type dropdown. The main content area is titled "Eligibility Check". It includes input fields for "Date of Service (mm/dd/yyyy)" (08/18/2023), "Member ID or Last Name" (123456789 or Smith), and "DOB mm/dd/yyyy". There are "Check Eligibility" and "Print" buttons. A table displays the results of the eligibility check for a patient named Smith. The table columns are: ELIGIBLE, DATE OF SERVICE, PATIENT NAME, DATE CHECKED, STATE, NETWORK, REFERRAL REQUIRED, RECENT ADT, CARE GAPS, and LOG ER VISIT. The patient is listed as "ELIGIBLE" with a green thumbs-up icon. The "PATIENT NAME" column shows "Smith" and a "View details" link. The "DATE CHECKED" column shows "08/18/2023". The "STATE" column shows "FL". The "NETWORK" column shows "CMS Exp Bronze Std Core". The "REFERRAL REQUIRED" column shows "NO". The "RECENT ADT" column shows "NO". The "CARE GAPS" column contains the text "Non-compliant for annual well visit." with a "View details" link. The "LOG ER VISIT" column has "ER Visit?" and "Remove" buttons. A "Remove" button is also located in the "CARE GAPS" column.

ELIGIBLE	DATE OF SERVICE	PATIENT NAME	DATE CHECKED	STATE	NETWORK	REFERRAL REQUIRED	RECENT ADT	CARE GAPS	LOG ER VISIT
👍	08/18/2023	Smith View details	08/18/2023	FL	CMS Exp Bronze Std Core <small> ⓘ</small>	NO	NO	Non-compliant for annual well visit. View details	ER Visit? Remove



VERIFICATION OF COST SHARES ON THE PORTAL



The screenshot shows the ambetter Health patient portal interface. At the top, there is a navigation bar with icons for Home, Practice, Eligibility, Patients, PCP Referrals, Authorizations, Claims, and Messaging. Below the navigation bar, there are search fields for 'Viewing Patients For' (TIN) and 'Plan Type' (Ambetter), a 'GO' button, and a 'Find Patient' button. The main content area is titled 'Smith' and includes a 'Back to Patient List' button. On the left, a vertical menu lists: Overview, Cost Sharing (which is selected and highlighted in blue), Benefits Usage, Assessments, Health Record, ADT, Care Plan, Authorizations, Pharmacy PDL, Care Management Referrals, PCP Referrals, Coordination of Benefits, Claims, Benefit Documents, Document Resource Center, and Notes. The 'Cost Sharing' section contains a green box with a thumbs-up icon and the text: "This patient is eligible as of today, Aug 18, 2023. The premium paid through date is Aug 31, 2023 and the claims paid through date is Aug 31, 2023." Below this, there is a 'Deductible' table:

Type	Total Amount	Meet Year To Date*	Remaining
Family	\$15,000.00	\$0.00	\$15,000.00
Person	\$7,500.00	\$0.00	\$7,500.00

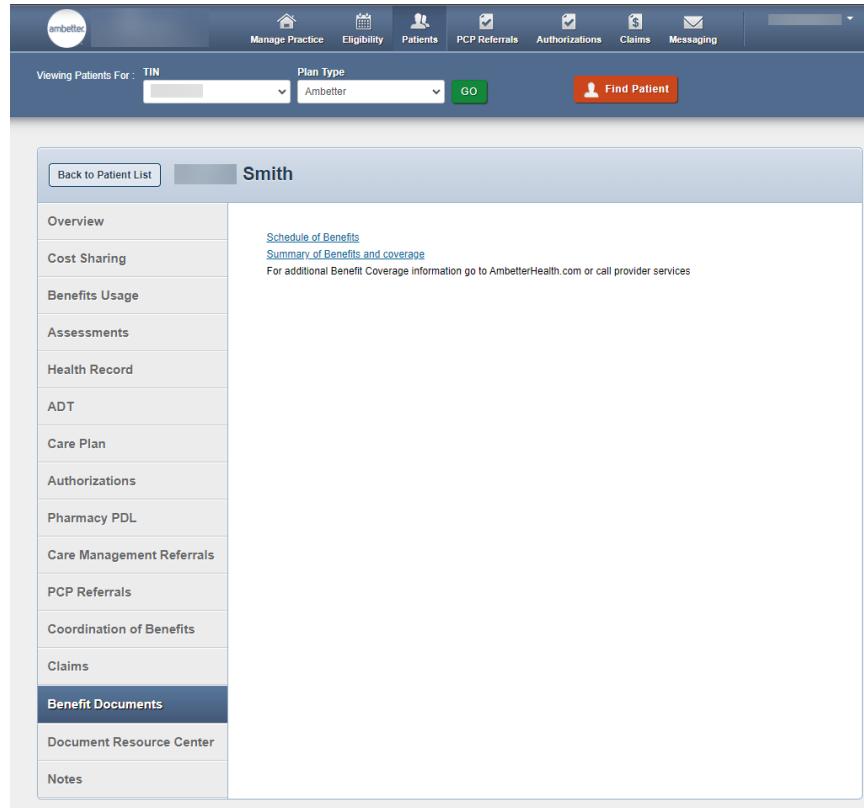
Below the deductible table, there is a link to 'Schedule of Benefits' and a section for 'Out-Of-Pocket Limit' with a table:

Type	Total Amount	Meet Year To Date*	Remaining
Family	\$18,000.00	\$163.81	\$17,836.19
Person	\$9,000.00	\$163.81	\$8,836.19

* These values will start at zero on January 1st. The following counts towards your deductible: medical costs, physician services, hospital services, EHB covered services, including pediatric, vision and mental health services, drug benefits.



VERIFICATION OF BENEFITS ON THE PORTAL



The screenshot shows the Ambetter Health patient portal interface. At the top, there is a navigation bar with icons for Home, Eligibility, Patients, PCP Referrals, Authorizations, Claims, and Messaging. Below the navigation bar, there is a search bar with the placeholder "Viewing Patients For : TIN" and a dropdown menu. To the right of the search bar are buttons for "Plan Type" (set to "Ambetter"), "GO", and "Find Patient". The main content area is titled "Smith" and includes a "Back to Patient List" button. On the left, there is a vertical sidebar with a list of menu items: Overview, Cost Sharing, Benefits Usage, Assessments, Health Record, ADT, Care Plan, Authorizations, Pharmacy PDL, Care Management Referrals, PCP Referrals, Coordination of Benefits, Claims, Benefit Documents (which is the active tab, highlighted in blue), Document Resource Center, and Notes. The "Benefit Documents" section contains a link to "Schedule of Benefits" and "Summary of Benefits and coverage". It also includes a note: "For additional Benefit Coverage information go to AmbetterHealth.com or call provider services".





2026 Provider Orientation

PRIOR AUTHORIZATIONS

HOW TO SECURE A PRIOR AUTHORIZATION

NEED PRIOR AUTHORIZATION?

Submit requests using one of the following methods:

- ✓ **The Ambetter Secure Provider Portal** (This is the preferred and fastest method.)
- ✓ **Phone:** Contact the Utilization Management Department using the number listed on the member's ID card **1-800-442-1623 (TTY 711)**.
- ✓ **Fax:** Use the Prior Authorization Fax Forms available on the Ambetter website. Fax submissions are reviewed during business hours only **1-833-423-1441**.

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



IS PRIOR AUTHORIZATION NEEDED?

- Use the **Pre-Auth Needed Tool** to quickly determine if a service or procedure requires prior authorization.
- Available on the provider section of the Ambetter of Alabama website at www.AmbetterHealth.com/EN/AL/

Are Services being performed in the Emergency Department?
YES NO

Types of Services	YES	NO
Is the member being admitted to an inpatient facility?	<input type="radio"/>	<input checked="" type="radio"/>
Is the member having observation services?	<input type="radio"/>	<input checked="" type="radio"/>
Are anesthesia services being rendered for pain management or dental surgeries?	<input type="radio"/>	<input checked="" type="radio"/>
Is the member receiving hospice services?	<input type="radio"/>	<input checked="" type="radio"/>
Are services, other than DME, orthotics, prosthetics, and supplies, being rendered in the home?	<input type="radio"/>	<input checked="" type="radio"/>

Enter the code of the service you would like to check:

N
No

69436 - TYMPANOSTOMY GEN ANES
No authorization required.



PRIOR AUTHORIZATION REQUIREMENTS

Services that Require Prior Authorization Include*:

- All inpatient admissions
- Selected outpatient services
- Experimental or investigational treatments
- High-tech imaging (e.g. CT, MRI, PET)
- Infertility services
- Pain Management procedures
- Organ transplant evaluations
- Clinical trial services
- Out-of-network services (excluding emergency care)

**This list is not all-inclusive. Use the Pre-Auth Needed Tool to check if a specific service or procedure requires prior authorization.*

PRIOR AUTHORIZATION REQUIREMENTS

INPATIENT AUTHORIZATION IS NEEDED FOR THE FOLLOWING*:

- All elective/scheduled admission notifications requested at least 5 days prior to the scheduled date of admit including:
 - All services performed in out-of-network facilities
 - Behavioral Health Services:
 - Partial Hospitalization Program (PHP) and/or Intensive Outpatient Program (IOP)
 - Residential Treatment (Mental Health/Substance Use)
 - Newborn deliveries must include birth outcomes
 - Hospice care
 - Rehabilitation facilities
 - Transplants, including evaluation
- Observation stays more than 48 hours require Inpatient Authorization.
- Urgent/Emergent Admissions within 1 day following the date of admission.

**This list is not all-inclusive. Use the Pre-Auth Needed Tool to check if a specific service or procedure requires prior authorization.*

PRIOR AUTHORIZATION REQUIREMENTS

ANCILLARY SERVICES REQUIRING PRIOR AUTHORIZATION INCLUDE*:

- Non-emergent air ambulance transport (fixed-wing)
- Durable Medical Equipment (DME)
- Home health care services:
 - Home infusion therapy
 - Skilled nursing care
 - Physical, occupational, and speech therapy
 - Private duty nursing
 - Adult medical day care
 - Hospice care
 - Medical supplies and equipment furnished in the home

**This list is not all-inclusive. Use the Pre-Auth Needed Tool to check if a specific service or procedure requires prior authorization.*

PRIOR AUTHORIZATION TIMEFRAMES

Type of Request	Determination Timeframe	Notification Timeframe
Nonurgent Pre-Service	2 Business days from receipt of all information necessary to complete the review, not to exceed 15 calendar days from receipt of the request.	Notification not to exceed 15 calendar days from receipt of request.
Urgent Pre-Service	2 Business days from receipt of all information necessary to complete the review not to exceed 3 calendar days from receipt of the request.	Notification not to exceed 3 calendar days from receipt of request.
Urgent Concurrent	1 calendar day from the receipt of the request.	Notification not to exceed 1 calendar day from receipt of request.
Retrospective	Within 30 calendar days of receipt of the request.	Not to exceed 30 calendar days from receipt of the request.
Evolent	2 calendar days from receipt of request. If additional records are necessary to complete the review, 5 days to complete review. Not to exceed 7 calendar days from receipt of the request.	Not to exceed 7 calendar days from receipt of the request.

UTILIZATION DETERMINATION TIMEFRAMES

Service Type	Timeframe
Elective Admissions (<i>meaning scheduled inpatient in a hospital, extended care facility or rehabilitation facility, hospice facility, or residential treatment facility</i>)	At least 5 days prior to the elective admissions
Admission for Inpatient Mental Health or Substance Use Disorder	Within 24 hours of an admission
Organ transplants initial evaluation	At least 30 days prior to the initial evaluation for organ transplant services
Clinical Trial Services	At least 30 days prior to receiving clinical trial services
Home Health Care*	At least 5 days prior to the start of care
Emergency Admission Notifications	Within 24 hours of an admission

*Exceptions can be granted prior to the start of care for members who are being discharged.

CORRECT CODING FOR PRIOR AUTHORIZATION

PRIOR AUTHORIZATION WILL BE GRANTED AT THE CPT CODE LEVEL

- If a claim is submitted that contains CPT codes that were not authorized, the services will be denied.
- If additional procedures are performed during the procedure, the provider must contact the health plan to update the authorization in order to avoid a claim denial.
- It is recommended that this be done within 72 hours of the procedure. However, it must be done prior to claim submission, or the claim will deny.
- Ambetter does not retro-authorize services.
 - Claims submitted without updated authorization will be denied.
 - Providers may appeal if extenuating circumstances prevented timely authorization.



2026 Provider Orientation

CLAIMS, BILLING, & PAYMENTS

CLAIMS

WHAT IS A CLEAN CLAIM?

- A clean claim is one submitted in a nationally accepted format using current CPT, ICD-10, and HCPCS codes, without defects or missing documentation, and that meets all billing requirements for timely payment.

ARE THERE ANY EXCEPTIONS?

- A claim for which fraud is suspected
- A claim for which a third-party resource should be responsible

HOW TO SUBMIT A CLAIM

The timely filing deadline for initial claims is 180 days from the date of service, or date of primary payment, when Ambetter is secondary.

CLAIMS MAY BE SUBMITTED IN THE FOLLOWING WAYS:

1. [The Ambetter Secure Provider Portal](#)
2. [Electronic Clearinghouse](#)
 - Payor ID 68069
 - Clearinghouses currently utilized by Ambetter will continue to be utilized.
 - For a listing of our clearinghouses, visit our website at www.AmbetterHealth.com/EN/AL/

1. [Mail](#)

Ambetter
Attn: Claims Department
P.O. Box 5010
Farmington, MO 64640-5010



CLAIM RECONSIDERATIONS AND DISPUTES

CLAIM RECONSIDERATIONS

- For reconsideration requests, providers can use the **Reconsider Claim** button on the Claim Details screen within the Secure Provider Portal.
- A written request from a provider about a disagreement in the manner in which a claim was processed. No specific form is required.
- Must be submitted within **180 days** of the Explanation of Payment.
- Mail claim reconsiderations to:
Attn: Claims Department
P.O. Box 5010
Farmington, MO 64640-5010

CLAIM DISPUTES

- Must be submitted within **180** days of the Explanation of Payment
- A Claim Dispute form can be found on our website at [Provider Resources page](#).
- Mail completed Claim Dispute form to:
Attn: Claims Department
P.O. Box 5010
Farmington, MO 63640-5010



CLAIM SUBMISSION SUSPENDED STATUS

WHAT IF A MEMBER IS IN SUSPENDED STATUS?

- After the first month of non-payment, the member enters a suspended status. The Explanation of Payment will indicate LZ Pend: Non-Payment of Premium.
- Under the ACA, members receiving Advanced Premium Tax Credits (APTCs) are granted a three-month grace period to pay outstanding premiums before coverage is terminated.
- During suspended status (months 2 and 3 of the grace period), claims may be pended or denied depending on payment status.
- When the premium is paid by the member, the claims will be released and adjudicated.
- If the member does not pay the premium by the end of the grace period, coverage is terminated retroactively, and providers may bill the member directly for services rendered during suspended status.

CLAIM SUBMISSION SUSPENDED STATUS

EXAMPLE TIMELINE OF A MEMBER IN SUSPENDED STATUS

- **January 1st**
Member pays premium
- **February 1st**
Premium due; member does not pay
- **March 1st**
Member enters suspended status (Month 2 of grace period)
- **April 1st**
Member remains in suspended status (Month 3 of grace period)
- **May 1st**
If premium remains unpaid, coverage is terminated retroactively.
Provider may bill member directly for services rendered during suspended status.

Claims for members in suspended status may be pended or denied depending on payment status and are not considered “clean claims.”

HELPFUL INFORMATION ABOUT CLAIMS

MAKE SURE TO INCLUDE THE RENDERING TAXONOMY CODE!

- Claims must include the rendering provider's taxonomy code.
- Claims submitted without a valid taxonomy code will be rejected upfront and will not enter the adjudication system.
- For paper claims, include the taxonomy code in Box 24J and 33b.
- For electronic claims, include it in loop 2310B/2420A and 2010AA.

REMINDER: DO NOT FORGET THE CLIA NUMBER!

- For CLIA-certified or CLIA-waived services, the CLIA number must be entered in **Box 23** of the CMS 1500 paper claim form.
- For electronic claims, report the CLIA number in loop 2300 or 2400 (REF02 with REF01 = X4).
- Claims missing CLIA numbers will be rejected upfront.

BILLING THE MEMBER

COPAYS, CO-INSURANCE, & DEDUCTIBLES

- Copays, coinsurance, and any unpaid portion of the deductible may be collected at the time of service. Providers must verify the member's benefit design and cost share responsibility prior to rendering services.
- Deductible information, including the amount paid toward the deductible, can be accessed via the [Ambetter Secure Provider Portal](#)
- If the amount collected from the member exceeds the actual liability after claim adjudication, the provider must reimburse the member within **45 days**.



ELECTRONIC FUNDS TRANSFER - CLAIMS PAYMENTS

PAYSPAN®: A FASTER, EASIER WAY TO GET PAID

- Ambetter offers PaySpan® Health, a free solution that enables providers to receive electronic payments (EFT) and electronic remittance advices (ERA) for faster, more efficient claims reimbursement.

Set up your PaySpan® account:

- Visit www.payspanhealth.com and click Register to begin the enrollment process.
- You will need your National Provider Identifier (NPI) and Tax ID Number (TIN) or Employer Identification Number (EIN) to complete registration.



2026 Provider Orientation

Corrected Claims, Requests for Reconsideration, & Claim Disputes

CORRECTED CLAIMS

A **Corrected Claim** is when a provider makes a change to a previously submitted claim.

All requests for Corrected Claims must be received within **180 days** from the date of the original explanation of payment or denial.

A Corrected Claim can be submitted in the following ways:

- Ambetter Secure Provider Portal
- Electronically via the Clearinghouse
- Mail Paper Claim to:

Ambetter
Attn: Corrected Claims
P.O. Box 5010
Farmington, MO 63640-5010



REQUESTS FOR RECONSIDERATION

A Request for Reconsideration is when a provider disagrees with the original claim outcome (payment amount, denial reason, etc.).

All Requests for Reconsiderations must be received within **180 days** from the date of the original explanation of payment or denial.

Not all requests need medical records included. But if the request is related to a code audit, code edit, or authorization denial then medical records must accompany the request.

The Request for Reconsideration can be submitted in the following ways:

- The Ambetter Secure Provider Portal
- Request for Reconsideration form found on our website
- Mail a written request to:

Ambetter
Attn: Request for Reconsideration
P.O. Box 5010
Farmington, MO 63640-5010



CLAIM DISPUTE/APPEAL

A **Claim Dispute/Appeal** is when a provider disagrees with the outcome of the Request for Reconsideration.

All requests for Claim Disputes must be received within **180 days** from the date of the original explanation of payment or denial.

Request must include the Claim Dispute/Appeal Form found on our website. Then mail all appropriate documentation to:

Ambetter
Attn: Claim Dispute
P.O. Box 5010
Farmington, MO 63640-5010

A Claim Dispute/Appeal will be resolved within **30 calendar days**. The provider will receive a letter detailing the decision to overturn or uphold the original decision.





2026 Provider Orientation

SPECIALTY SERVICES & VENDORS

OUR SPECIALTY COMPANIES & VENDORS

Service	Specialty Company/Vendor	Contact Information
High Tech Imaging Services	Evolent©	1-800-278-0103 www.radmd.com
Vision Services	Envolve Vision©	1-800-442-1623 www.envolvevision.com
Dental Services	Envolve Dental©	1-800-442-1623 www.envolvedental.com
Pharmacy Services	Centene Pharmacy Services	1-877-236-1332 (Phone) 1-866-399-0929 (Fax)





2026 Provider Orientation

Questions & Answers

Ambetter of Alabama is underwritten by Celtic Insurance Company, which is a Qualified Health Plan issuer in the Alabama Health Insurance Marketplace. ©2025 Celtic Insurance Company. All rights reserved.

Internal Approved 11202025

©2025 Celtic Insurance Company. All rights reserved.

5429651_NA6PCAPRSE