



# Welcome to ambetter of Tennessee

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
- Verification Member Eligibility, Benefits and Cost Shares
- Referrals
- Appointment Availability
- 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

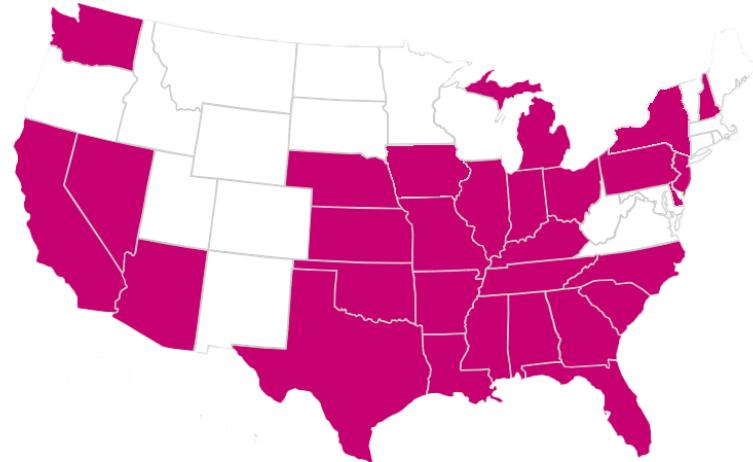
*\*Statistical claims and the #1 Marketplace Insurance statement are in reference to national on-exchange marketplace membership and based on national Ambetter data in conjunction with findings from 2023 Rate Review data from CMS, 2023 State-Level Public Use File from CMS, state insurance regulatory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

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 - ***Tennessee is a Federally Facilitated 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\***: 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:

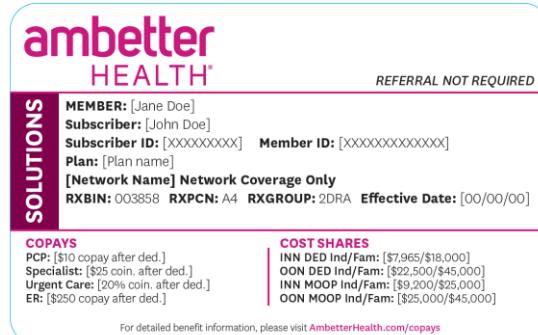
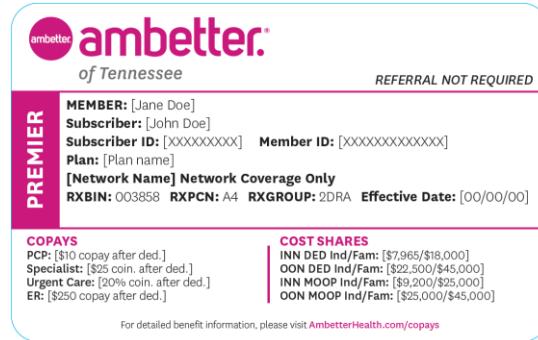
- The specific **Ambetter Health plan** selected by the member.
- The **Provider Network** associated with the member's plan.

**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.



Back of Member ID Card

Confidential and Proprietary Information





**2026 Provider Orientation**

---

# WHAT YOU NEED TO KNOW

---

# KEY CONTACT INFORMATION

---

**Ambetter of Tennessee**

**PHONE**

**1-833-709-4735**

**TTY/TDD**

**1-833-709-4735 (Relay 711)**

**WEB**

**[www.AmbetterHealth.com/EN/TN/](http://www.AmbetterHealth.com/EN/TN/)**

**PORTAL**

**Ambetter Secure Provider Portal**



---

# AMBETTER PROVIDER MANUAL

---

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

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 Tennessee website](#).



---

# PROVIDER ENGAGEMENT

---

The **Ambetter of Tennessee** 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

By calling Ambetter of Tennessee Provider Services at **1-833-709-4735 (Relay 711)**, providers are able to access real time assistance for all their service needs. Or contact via email [ProviderRelationsTN@centene.com](mailto:ProviderRelationsTN@centene.com)



---

# PROVIDER ENGAGEMENT

---

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



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

# PROVIDER NETWORK OPERATIONS

- Participating providers who need to make changes to their current roster and provider directory (additions, terms, demographic updates) should submit data using our [Provider Demographics Update page](#) or email [AmbetterTNOps@CENTENE.com](mailto:AmbetterTNOps@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 [AmbetterTNNetwork@CENTENE.com](mailto:AmbetterTNNetwork@CENTENE.com).
- Enrollments are effective **30 days** from the date all clean documents are received by Ambetter.



Please send the following items to [AmbetterTNNetwork@CENTENE.com](mailto:AmbetterTNNetwork@CENTENE.com) :

- Contract Clarification**
- Initiate credentialing of a new practitioner (not contracted)**
- Inquiries related to the status of a new practitioner or Join Our Network request**



2026 Provider Orientation

---

# PUBLIC WEBSITE & SECURE PORTAL

# AMBETTER PUBLIC WEBSITE

Pay Now Need Help? Login  ¿Hablas Español?

**ambetter**  
of Tennessee

Our Health Plans    Join Ambetter Health    For Members    For Providers    For Brokers   

Affordable Health Insurance in Tennessee | Ambetter of Tennessee

Explore plans today!

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



---

# 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 Network Performance Advisor or Provider Engagement Account Manager to begin registration.

The screenshot shows the login page for the ambetter of Tennessee provider portal. At the top right is a language selection dropdown set to "English". The ambetter logo is centered above the "Login" button. Below the logo is a text input field labeled "Email Address \*". A "Continue" button is positioned below the input field. At the bottom of the page is a link to "Create New Account".

ambetter<sup>®</sup>  
of Tennessee

Login

Email Address \*

Continue

[Create New Account](#)

---

# 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
- Referral submission for Value network plans



---

# SECURE PROVIDER PORTAL

---

## INSIGHTFUL REPORTS

PCP reports available on [Ambetter of Tennessee 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\*\*](http://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.





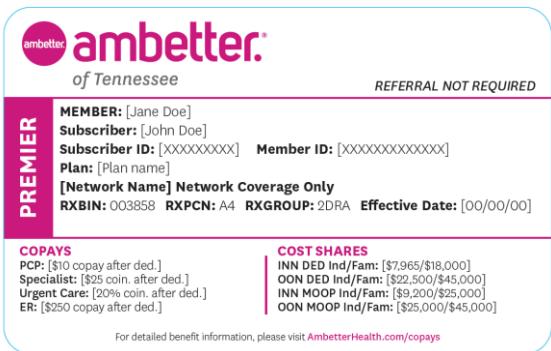
2026 Provider Orientation

---

# VERIFICATION OF ELIGIBILITY, BENEFITS, & COST SHARES

# NAVIGATING THE MEMBER ID CARD: Premier

PREMIER PLAN



Pharmacy Benefit  
Information

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

Provider Services  
Contact Information

[AmbetterHealth.com/TN](http://AmbetterHealth.com/TN)

Member/Provider Services: 1-833-709-4735  
(Relay 711)  
24/7 Nurse Line: 1-833-709-4735

Numbers below for providers:

Pharmacist Only: 1-833-750-4246  
EDI Payor ID: 68069  
[Centene Vision Services: 1-833-662-1996]  
[Centene Dental Services supported by  
United Concordia: 1-833-662-1996]

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



Scan to receive 20% off  
Walgreens brand health and  
wellness items\* 

\* Exclusions and restrictions apply. See [Walgreens.com/SmartSavings](http://Walgreens.com/SmartSavings) for details.

AMB25-TN-C-00060

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



# NAVIGATING THE MEMBER ID CARD: Solutions

SOLUTIONS  
PLAN

ambetter  
HEALTH™

REFERRAL NOT REQUIRED

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: 2DRA Effective Date: [00/00/00]

**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](http://AmbetterHealth.com/copays)

Pharmacy Benefit  
Information

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

Provider Services  
Contact Information

**AmbetterHealth.com**

Member/Provider Services: 1-833-543-3145

(TTY 711)

24/7 Nurse Line: 1-833-543-3145

**Numbers below for providers:**

Pharmacist Only: 1-833-750-4246

EDI Payor ID: 68069

[Centene Vision Services: 1-833-662-1996]

[Centene Dental Services supported by

United Concordia: 1-833-662-1996]

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



Scan to receive 20% off  
Walgreens brand health and  
wellness items\* 

\* Exclusions and restrictions apply. See [Walgreens.com/SmartSavings](http://Walgreens.com/SmartSavings) for details.

AMB25-TN-C-00060

Ambetter Health is underwritten by Bankers Reserve Life Insurance Co.  
©2025 Bankers Reserve Life Insurance Co., AmbetterHealth.com.



---

## 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.

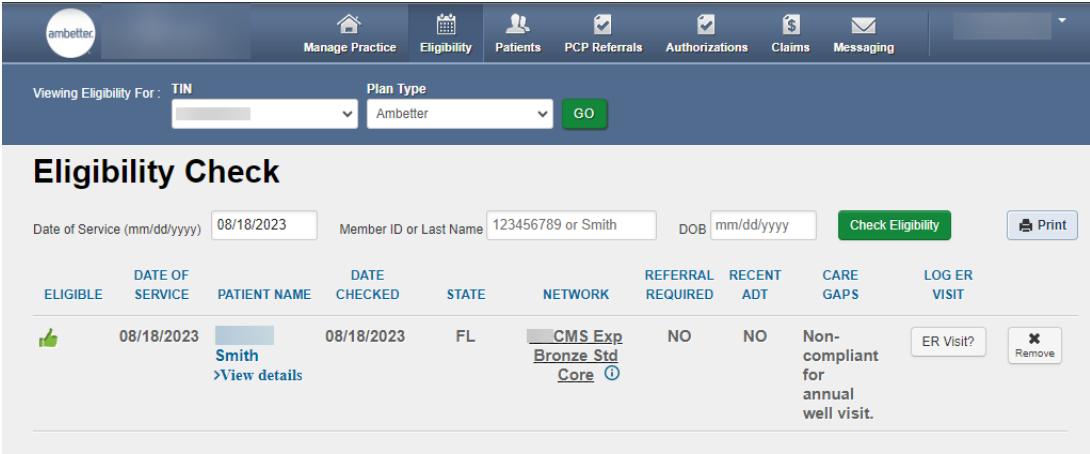
# VERIFICATION OF ELIGIBILITY, BENEFITS, & COST SHARE

---

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

- ✓ **The Ambetter Secure Portal** If you are already a registered user of the Ambetter of Tennessee 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** 1-833-709-4735 (Relay 711)

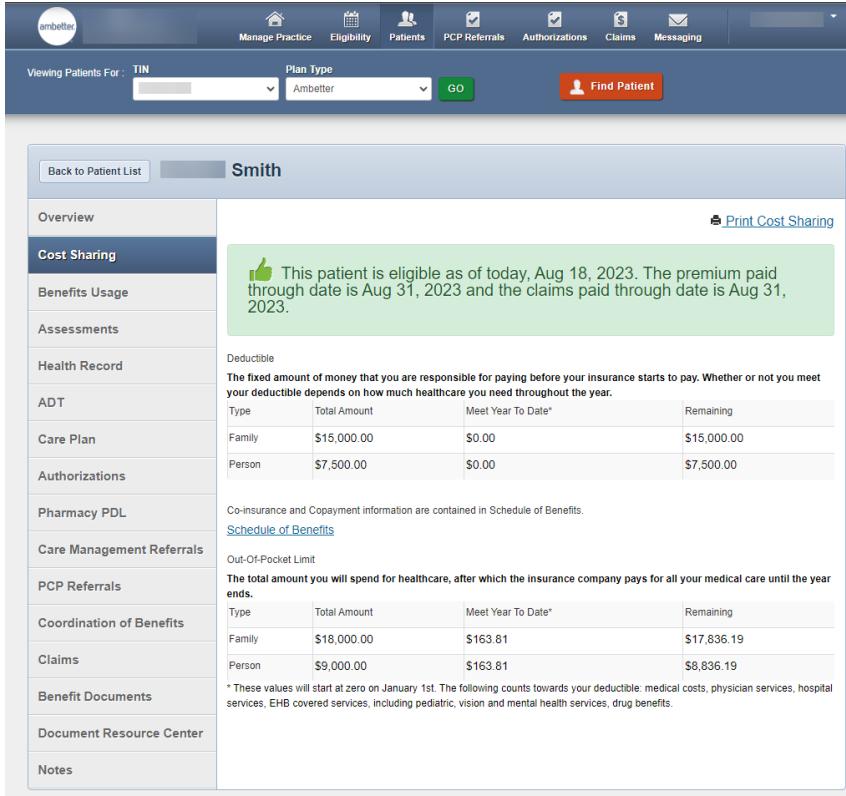
# VERIFICATION OF ELIGIBILITY ON THE PORTAL



The screenshot shows the ambetter Health 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 located next to the search bar. 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 information is: ELIGIBLE (green thumbs up icon), DATE OF SERVICE (08/18/2023), PATIENT NAME (Smith), DATE CHECKED (08/18/2023), STATE (FL), NETWORK (CMS Exp Bronze Std Core), REFERRAL REQUIRED (NO), RECENT ADT (NO), CARE GAPS (Non-compliant for annual well visit), and LOG ER VISIT (button with "ER Visit?" and "Remove" options). A "View details" link is also present under the patient name.



# 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, the 'Deductible' section is described as "The fixed amount of money that you are responsible for paying before your insurance starts to pay. Whether or not you meet your deductible depends on how much healthcare you need throughout the year." It includes a 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

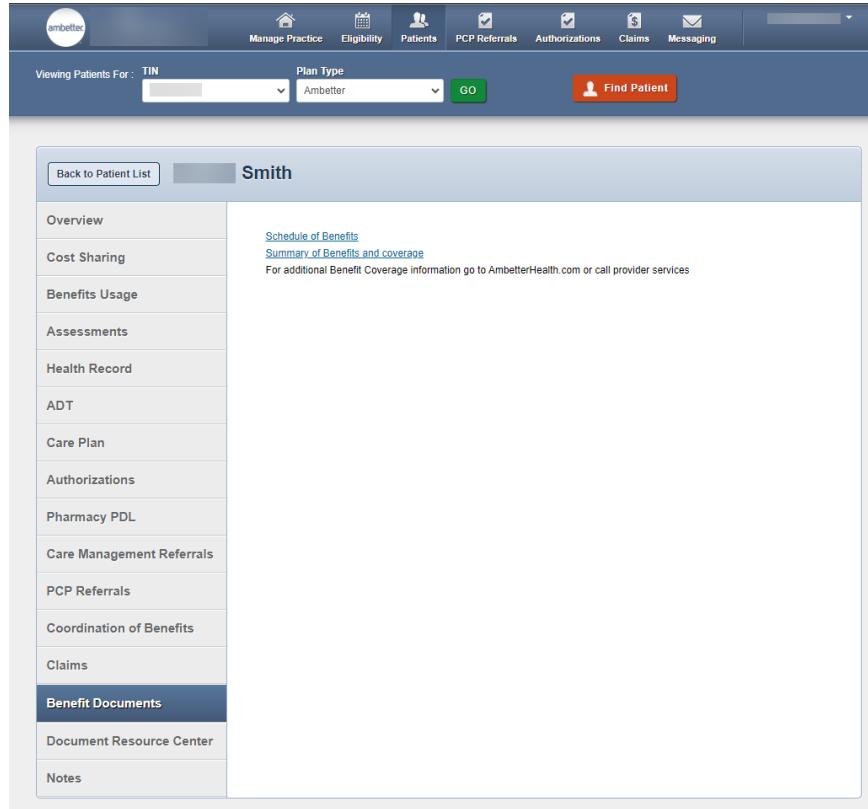
Below the deductible table, it says "Co-insurance and Copayment information are contained in Schedule of Benefits." and provides a link to "Schedule of Benefits". The 'Out-Of-Pocket Limit' section is described as "The total amount you will spend for healthcare, after which the insurance company pays for all your medical care until the year ends." It includes another 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, Manage Practice, 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**

---

# 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**

---

# PRIOR AUTHORIZATION

---

# HOW TO SECURE A PRIOR AUTHORIZATION

---

## NEED PRIOR AUTHORIZATION?

Submit requests using one of the following methods:

- ✓ **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 **1-833-709-4735 (Relay 711)**.
- ✓ **Fax:** Use the Prior Authorization Fax Forms available on the Ambetter website. Fax submissions are reviewed during business hours only **1-844-811-8467**.

*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 Tennessee** website at [www.AmbetterHealth.com/en/TN/](http://www.AmbetterHealth.com/en/TN/)

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:

69436 Check

**N** **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 within **1 business day**.
- Emergent Inpatient Admissions notification within **1 business 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

Service Type	Timeframe
Scheduled admissions	Prior Authorization required <b>5 days</b> prior to the scheduled admission date
Elective outpatient services	Prior Authorization required <b>5 days</b> prior to the elective outpatient admission date
Emergent inpatient admissions	Notification within <b>1 business day</b>
Observation – 48 hours or less	Notification within <b>1 day</b> for non-participating providers
Observation – greater than 48 hours	Requires inpatient prior authorization within <b>1 business day</b>
Maternity admissions	Notification within <b>1 day</b>
Newborn admissions	Notification within <b>1 day</b>
Neonatal Intensive Care Unit (NICU) admissions	Notification within <b>1 day</b>
Outpatient Dialysis	Notification within <b>1 day</b>

# UTILIZATION DETERMINATION TIMEFRAMES

---

Type	Timeframe
Prospective/Urgent	2 Business days
Prospective/Non-Urgent	2 Business days
Concurrent/Urgent	1 Calendar day
Retrospective	30 Calendar days

---

## 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

## 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 **90 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 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 [www.AmbetterHealth.com/en/TN/](http://www.AmbetterHealth.com/en/TN/).

### 3. **Mail**

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



# CLAIM RECONSIDERATIONS & 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:  
**Ambetter**  
**Attn: Request for Reconsideration**  
**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 the [Provider Resource page](#) on our website.
- 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 1<sup>st</sup>**  
Member pays premium
- **February 1<sup>st</sup>**  
Premium due; member does not pay
- **March 1<sup>st</sup>**  
Member enters suspended status (Month 2 of grace period)
- **April 1<sup>st</sup>**  
Member remains in suspended status (Month 3 of grace period)
- **May 1<sup>st</sup>**  
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.
- If you currently utilize PaySpan®, you must register specifically for Ambetter from Fidelis Care to receive payments.

### Set up your PaySpan® account:

- Visit [www.PaySpanHealth.com](http://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

---

# COMPLAINTS/GRIEVANCES & APPEALS

# COMPLAINTS/GRIEVANCES & APPEALS

---

## CLAIMS

- If the Complaint is related to claim(s) payment, the provider must follow the process for claim reconsideration and claim dispute prior to filing a Complaint.

## COMPLAINT

- Must be filed within **30 days** from the date of the incident, such as the original Explanation of Payment date, to file a Complaint. Upon receipt of complete information to evaluate the request, Ambetter will provide a written response within **30 days** of receiving complete information to evaluate the request.



# COMPLAINTS/GRIEVANCES & APPEALS

---

## PROVIDER CLAIM APPEAL PROCESS

- Claim Appeal requests must follow the **claim reconsideration and claim dispute process**. A claim dispute should be used only when a provider has received an unsatisfactory response to a request for reconsideration.

## MEMBER APPEALS PROCESS

- Must be filed within **180 days** from the Notice of Action.
- Ambetter shall acknowledge receipt within **5 business days** of receiving the appeal.
- Ambetter shall resolve each appeal and provide written notice as expeditiously as the member's health condition requires but not to exceed **30 calendar days from the date Ambetter receives the appeal**.
- Expedited appeals may be filed if the time expended in a standard appeal could seriously jeopardize the member's life or health. The timeframe for a decision for an expedited appeal will not exceed **72 hours**.



---

# COMPLAINTS/GRIEVANCES & APPEALS

---

## MEMBER REPRESENTATIVES

- Members may designate a provider to act as their representative for filing appeals related to medical necessity.
  - Ambetter requires that this designation by the member be made in writing and provided to Ambetter.
- No punitive action will be taken against a provider by Ambetter for acting as a member's representative.

## NEED MORE INFORMATION?

- Full details of the claim reconsideration, claim dispute, complaints and appeals processes can be found in our Provider Manual, located on our website at [www.AmbetterHealth.com/en/TN/](http://www.AmbetterHealth.com/en/TN/).





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 <a href="http://www.radmd.com">www.radmd.com</a>
Vision Services	Envolve Vision©	1-800-442-1623 <a href="http://www.envolvevision.com">www.envolvevision.com</a>
Dental Services	Envolve Dental©	1-800-442-1623 <a href="http://www.envolvedental.com">www.envolvedental.com</a>
Pharmacy Services	Centene Pharmacy Services	1-833-472-1281 (Phone) 1-866-399-0929 (Fax)



## 2026 Provider Orientation

---

# Questions & Answers

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