

# SmartHealth

## 2023 Provider Manual

General information for participating providers



**Ascension**

# SmartHealth Quick Reference Tool

Department	Contact information
Eligibility/Verification	Verify eligibility by calling Automated Benefit Services (ABS) at <b>888-492-6811</b> during the hours of 8:00 AM to 7:00 PM (ET) Monday through Friday, or online at <a href="https://secure.healthx.com/absprovider.aspx">secure.healthx.com/absprovider.aspx</a> .
Authorizations	<p>To request a prior authorization the following may be utilized:</p> <ol style="list-style-type: none"><li>1) <a href="#">Interactive Portal</a></li><li>2) Fax a completed Prior Authorization Form to 586-693-4768 with supporting clinical documentation.</li><li>3) Call Ascension Insurance Utilization Management Gateway at 866-356-3666.</li></ol> <p>For a comprehensive list of procedures with the appropriate ICD-10 or CPT codes, please refer to the prior authorization code list posted at <a href="https://mysmarthealth.org">mysmarthealth.org</a>.</p>
Ascension Network Provider Directory	<p>Please notify Provider Relations of any provider additions, terminations or changes in status by completing the appropriate form and submitting it to Ascension Illinois at <a href="mailto:AHCIN.ProviderRelations@ascension.org">AHCIN.ProviderRelations@ascension.org</a>.</p> <p>If you need a copy of the form, contact Provider Relations at <a href="mailto:AHCIN.ProviderRelations@ascension.org">AHCIN.ProviderRelations@ascension.org</a> or by calling your assigned provider relations representative.</p>
Labs	Many health ministries have domestic lab services available within their own facilities. In those situations, domestic lab services should always be used to ensure the highest level of benefit for the member. To determine Tier 1 laboratories available within your ministry, please go to <a href="https://mysmarthealth.org">mysmarthealth.org</a> and view the provider directory, or <a href="#">click here</a> to view SmartHealth's national lab agreements. Additionally, in-office lab services offered by Ascension Network providers will be treated as in-network services if the claims are submitted under a participating in-network Tax Identification Number (TIN).
Pharmacy Benefit Manager	The Pharmacy Benefit Manager (PBM) that provides prescription drug coverage for SmartHealth participants is Cigna. Cigna can be reached at <b>855-281-8312</b> .
Claims Submission/Claims Status	<p><b>Submit paper claims to:</b> ABS for SmartHealth, PO Box 37705, Oak Park, MI 48237-7705</p> <p><b>Submit electronic claims to: Payer ID: 38259**</b> <i>** EDI clearing houses currently contracted: CAREVU, AllScripts, Web MD/Envoy, THIN, MCSI, ENS, ProxyMed, claimsnet.com, McKesson and NDC.</i></p>
Women's Contraceptive	Contraceptive medical services coverage for SmartHealth members is provided by <b>United Benefits Advisors, LLC (UBA)</b> . For more information and to access the First Health and Cofinity (Michigan only) provider directories, go to <a href="https://www.myfirsthealth.com">www.myfirsthealth.com</a>

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or [www.cofinity.net](http://www.cofinity.net). You can also call UBA at **800-438-0302**.  
**Cigna** provides pharmacy contraceptive services. For more information, call Cigna at **800-622-5579**.

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## Introduction

We're pleased to work with you as a provider for the SmartHealth benefit plan and as a member of the Ascension Network. This manual contains information on SmartHealth policies and procedures to help you as you provide services to covered SmartHealth members.

We believe that the best health care comes from a partnership between the patient, the physician and the health plan. When we work together and support each other in the commitment to patient care, we can achieve positive health outcomes, make sure both patients and providers have satisfying experiences, and keep costs affordable.

Both the SmartHealth team and our third-party administrators are continually working to enhance our service to you and your organization. We value your comments and feedback.

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The logo for SmartHealth, featuring the word "SmartHealth" in a bold, sans-serif font. "Smart" is in a teal color and "Health" is in a dark blue color.

SmartHealth is the **health benefit plan** for Ascension associates.



Cigna is the **Pharmacy Benefit Manager (PBM)** that provides prescription drug coverage for SmartHealth participants.

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The logo for ABS Automated Benefit Services, featuring the letters "ABS" in a teal box followed by the words "Automated Benefit Services" in a dark blue, sans-serif font.

ABS (Automated Benefit Services) is the **Third Party Administrator (TPA)** that works with providers and SmartHealth to pay claims within the Ascension Network.



BlueCross BlueShield of Michigan is the **National Network** that provides access to BCBS physicians and facilities through the home BCBS plan for your market.



Ascension Insurance Utilization Management Gateway (AIUMG) provides utilization management services in collaboration with eQHealth Solutions customer service intake team. All utilization management determinations are managed by AIUMG.

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Every member of the coordinated healthcare team above is continually working to enhance our service to you and your organization. We value your comments and feedback.

# Telephone directory

Department	Contact information
<b>Customer Service (ABS)</b> 8:00 AM – 7:00 PM (ET) Monday – Friday <ul style="list-style-type: none"><li>• Confirm member eligibility</li><li>• Confirm benefit information</li><li>• Verify copayment and deductible information</li><li>• Verify payment of services</li><li>• Get assistance resolving fee schedule issues</li><li>• Initiate claims inquiry process</li><li>• Inquire about the appeal process</li><li>• Inquire what items may require prior authorization</li></ul>	<b>888-492-6811</b>  24/7 automated system: <b>888-494-4600</b>
<b>Provider Service (SmartHealth)</b> 8:30 AM – 7:00 PM (ET) Monday – Friday <ul style="list-style-type: none"><li>• Request health ministry physician/facility roster</li><li>• Provider website concerns</li><li>• Provider data integrity</li><li>• Provider network status</li><li>• Provider related inquiries</li><li>• Escalated provider claim issues</li></ul>	<b>888-492-6811</b>  <b>shpn@ascension.org</b>  Fax: <b>586-693-4768</b>
<b>Electronic Payments (Zelis, Inc.)</b>	<b>877-828-8770</b>
<b>Utilization Management (Ascension Insurance Utilization Management Gateway)</b> 8:00 AM – 6:00 PM (ET) Monday – Friday <ul style="list-style-type: none"><li>• Request prior authorization for all inpatient admissions and services listed on the prior authorization code list</li><li>• Report clinical information</li><li>• Obtain authorization for in-patient admissions</li></ul>	Fax: <b>866-356-3666</b>  <b>586-693-4768</b>
<b>Cardiac telemetry and event monitors (LifeWatch)</b> <ul style="list-style-type: none"><li>• Customer Service 8:00 AM – 8:00 PM (ET) Monday – Friday</li><li>• Clinical and device questions 24 hours / 7days</li><li>• LifeWatch Service <a href="http://cardiacmonitoring.com/holter-monitoring/holter-monitoring-companies/lifewatch/">http://cardiacmonitoring.com/holter-monitoring/holter-monitoring-companies/lifewatch/</a></li><li>• Rhythm Technologies <a href="https://www.irhythmtech.com">https://www.irhythmtech.com</a> 888.693.2401</li></ul>	<b>800-418-4111</b>  <b>800-700-3788</b>  <b>800-418-4111</b>  <b>888-693-2401</b>
<b>Pharmacy</b> <ul style="list-style-type: none"><li>• Medical benefit infusion therapies, medical specialty drugs and injectables<ul style="list-style-type: none"><li>○ Medical drug/medical specialty prior authorization (phone)</li><li>○ Medical Drug/ Medical Specialty Prior authorization (fax)</li></ul></li></ul>	<b>Contact your local Ascension Rx pharmacy</b>  <b>833-980-2352 (press 2)</b> <b>586-693-4768</b>

- 
- Submit medical drug/ medical specialty claims to ABS

- Ascension Rx Specialty Pharmacy
- Cigna Pharmacy Customer Service
  - Pharmacy benefit drug prior authorization

**Send to address listed on the back of the member ID card**

**855-292-1427**

**855-281-8312**

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**Women's Contraceptive Services (UBA/Cigna)**

- Medical Services (UBA)  
8 AM – 7 PM (ET) Monday – Friday
- Pharmacy Services (Cigna)  
24 hours /7 days

[Myfirsthealth.com](https://myfirsthealth.com) or [cofinity.net](https://cofinity.net)

**800-438-0302**

**800-622-5579**

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**Domestic contract administration (Your local health ministry)**

- Discuss/resolve contract issues
- Communicate changes regarding: address, phone number, tax I.D., etc.
- Initiate participation and termination
- Confirm provider participation in the Ascension Network
- Fee schedule questions

Please contact Provider Relations Representative or email

[AHCIN.ProviderRelations@ascension.org](mailto:AHCIN.ProviderRelations@ascension.org)

# Online services

Two online portals are available to Ascension Network providers:

## SmartHealth Portal

The primary resource for SmartHealth members to find Ascension providers also has important information for providers.

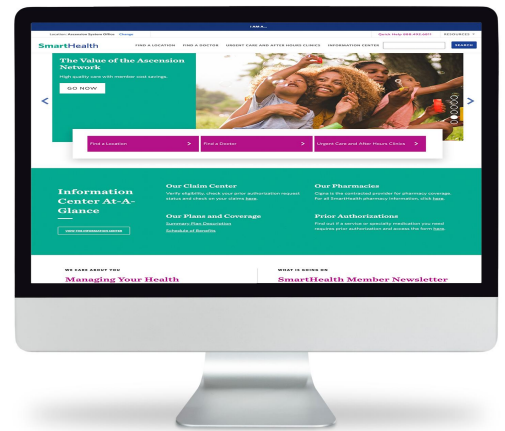
Go to: <http://mysmarthealth.org>

### Use the SmartHealth Portal to:

- See the Benefit Schedules.
- See the list of services that require prior authorization.
- See a list of local urgent and/or immediate care centers.
- Access this Provider Manual.
- Download forms.

### Access requirements:

- No User ID or Password is required.



## Automated Benefit Services (ABS) Provider Web Portal

Go to: [secure.healthx.com/absprovider.aspx](https://secure.healthx.com/absprovider.aspx)

### Use the ABS Provider Web Portal to:

- Confirm member eligibility and benefits.
- Check claim status and claims history.

### Access Requirements:

- Each person in your office who needs to access the ABS Provider Web Portal must have a Username and Password. The user names you have used to access the old ABS portal will transfer to the new portal, but you will be asked to change your password when you log in for the first time.
- To obtain an ABS Provider Web Portal User Name and Password, complete the application form located on the ABS portal and return it to ABS. Each form allows several users to request access.
- After you log in, follow instructions on “How to Use This Site” on the left side of the screen.

### Make sure your authorized user list is up to date:

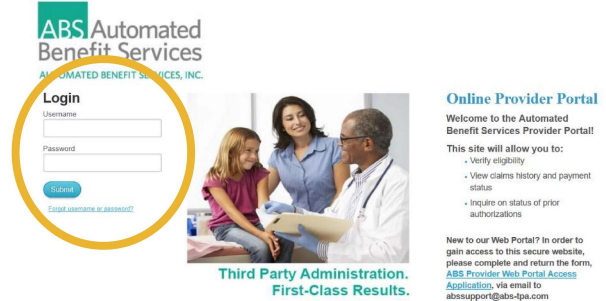
- To see which individuals from your office already have usernames and passwords, or to remove a user who is no longer employed by your office, contact ABS at **888-492-6811**



# Using the ABS Provider Web Portal

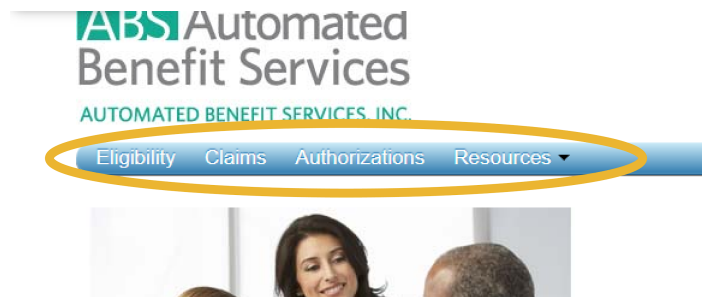
## To access the ABS Provider Web Portal:

1. Go to the ABS Provider Web Portal at [secure.healthx.com/absprovider.aspx](https://secure.healthx.com/absprovider.aspx), and enter your Username and Password on the **Login** screen.



2. On the **Home** screen, you can select **Eligibility, Claims, Authorizations, or Resources**

- **Eligibility:** Search for a patient by Member ID number or last name and DOB.
- **Claims:** Search for a claim by Member ID number or Claim number.
- **Authorization:** Search for a patient's authorization by Member ID number or Authorization number.
- **Resources:** Additional tools and information,





# Member information

## Sample Medical ID Card

All covered SmartHealth members will have the following medical ID card for 2023. When you see this card with the Ascension logo, your patient is an Alexian Brothers Health System or Presence Health associate or covered dependent, and a member of SmartHealth.

Please note, Ascension System Office, Ascension Technologies and MOSTL members/dependents will have the prefix – IOJ

The ministries listed below have the following prefixes listed on their card:

- AMITA - Alexian/Presence – AJP

### FRONT

**Subscriber Name**  
VALUED CUSTOMER

**Subscriber ID** AJP88888888  
**Issuer (80840)** 9101003777

**Group Number** 71833  
**Issued** 12/2022

**BlueChoice Options**

Network	Deductible (\$)	Out-of-Pocket Max (\$)
Tier 1	0,000/0,000	0,000/0,000
In	0,000/0,000	0,000/0,000
Out	0,000/0,000	0,000/0,000

Individual/Family

PPO

### BACK

**Blue Cross Blue Shield of Michigan**  
600 E. Lafayette Blvd., Detroit, MI 48226-2998  
A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

**bcbsm.com**  
To locate BCBS participating providers outside of Michigan: 800-810-2583  
Misuse may result in prosecution. If you suspect fraud, call: 800-482-3787

Use of this card is subject to terms of applicable contracts, conditions and user agreements. BCBSM provides administrative services only and has no financial risk for claims.

**Ascension SmartHealth providers should submit claims to:**  
- EDI Payor #38259  
- P.O. Box 37705\*  
Oak Park, MI 48237-7705

BCBS only providers: file claims with the local BCBS plan. For Medicare claims, bill Medicare.

**SmartHealth\* Customer Service :** 888-492-6811

- Claims benefits and status
- Eligibility
- Care management
- Locate an Ascension provider
- Pre-certification

**Refer to mysmarthealth.org\* to find in-network providers, online forms and a list of services that require prior authorization. Failure to obtain prior authorization will result in denial of claim.**

24/7 automated system: 888-494-4600  
Rx Customer Service \*\* 855-281-8312

\*Contracts separately with the group  
\*\* Contracted for separately by the group Not a BCBSM service

### Ascension Network Providers

Submit claims **directly** to the claims payer for SmartHealth on the back of the card. Providers that are part of the Ascension Network **should not** submit claims directly to Blue Cross Blue Shield.

Submit claims to:

- EDI Payor #38259
- P.O. Box 37705  
Oak Park, MI 48237-7705

### National Network (Blue Cross Blue Shield) & Out-of-Network Providers:

Providers who have not contracted with the Ascension Network should submit claims to their local Blue Cross Blue Shield Plan

**BCBS providers:** File claims with local BCBS plan.

**Medicare claims:** Bill Medicare

Contact **ABS customer service** at these numbers when you have questions

**SmartHealth Customer Service:**  
888-482-6811

**24/7 automated system:**  
888-494-4600

## Eligibility/benefit verification

Providers are responsible to confirm eligibility on the date of service and determine benefit coverage for all services provided.

### Verifying member eligibility

As an Ascension Network provider, you can contact Automated Benefit Services (ABS) to:

- Check benefits coverage.
- Verify eligibility.
  - Confirm primary or secondary coverage for those members who have dual medical coverage.

**Online:** Visit [secure.healthx.com/absprovider.aspx](https://secure.healthx.com/absprovider.aspx)

- Log into the ABS Provider Web Portal with your ABS supplied username and password

**By Phone:** Call ABS at **888-492-6811** between 8 am-7 pm (ET) Monday – Friday; 8 am-5pm on Saturday

- Enter the Member ID #
- Select option #2 for assistance with benefits and eligibility
- Select option #1 for fax confirmation
- Press 1 to speak with a customer service representative

**24/7 Fax Recall Confirmation:** 888-494-4600

Once eligibility is confirmed, you'll receive a fax including instructions on how to submit claims and a Benefits Schedule for the SmartHealth member's plan.

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## Plan description: providers and benefit levels

Ascension and its health ministries offer medical coverage for associates through self-funded insurance options under the umbrella of SmartHealth.

SmartHealth offers members three levels of benefits, depending on the providers they use:

### Ascension Network (Tier 1)

Members receive the best value and highest level of benefits when they receive care from Ascension ministries and their contracted providers.

### National Network (Tier 2)

Members receive preferred pricing and a competitive level of benefits when they receive care from Blue Cross Blue Shield providers.

### Out-of-Network (Tier 3)

If members use providers who are not members of either the Ascension Network or the National Network, they will get a lower benefit level and will be responsible for higher out-of-pocket costs than if they use an Ascension or National Network provider.

## Benefit Schedules

Go to the SmartHealth Portal at [mysmarthealth.org](https://mysmarthealth.org) to see benefit schedules and other information about SmartHealth plans.

## Ascension Network lab services

Many health ministries have domestic lab services available within their own facilities. In those situations, domestic lab services should always be used to ensure the highest level of benefit for the member. To determine Tier 1 laboratories available within your ministry, please go to [mysmarthealth.org](https://mysmarthealth.org) and view the provider directory, or [click here](#) to view SmartHealth's national lab agreements.

## Cardiac telemetry and event monitors

**LifeWatch, Inc.** is a contracted provider with the Ascension Network for:

- Arrhythmia Event Monitoring
- Holter Monitoring
- Ambulatory Care Monitoring (ACT)

Physicians must enroll with LifeWatch before equipment can be sent to your office or directly to the patient. To enroll, call LifeWatch Customer Service.

Refer your patients who need these services to LifeWatch, Inc. so they get the highest level of benefits and the lowest out-of-pocket costs.

Department	Contact information
<b>LifeWatch Customer Service</b> <ul style="list-style-type: none"><li>• Physician enrollment</li><li>• Enrollment status</li><li>• Password reset</li><li>• Account updates (new staff, new address, and new device orders)</li><li>• Patient report postings/faxing</li><li>• General questions or concerns</li></ul>	<b>800-418-4111</b> 8:00 AM – 8:00 PM (ET)
<b>For clinical or device questions</b>	<b>800-700-3788</b> (24 hours a day, 7 days a week)

## National ancillary provider list

SmartHealth offers a network of national ancillary providers to ensure convenient access to high quality, cost-effective services, including but not limited to medical supplies, durable medical equipment (DME) and other services. In addition to these national vendors, locally based participating providers may be available. Please check the SmartHealth provider directory to find a local provider.

[Click here to view the national ancillary provider list.](#)

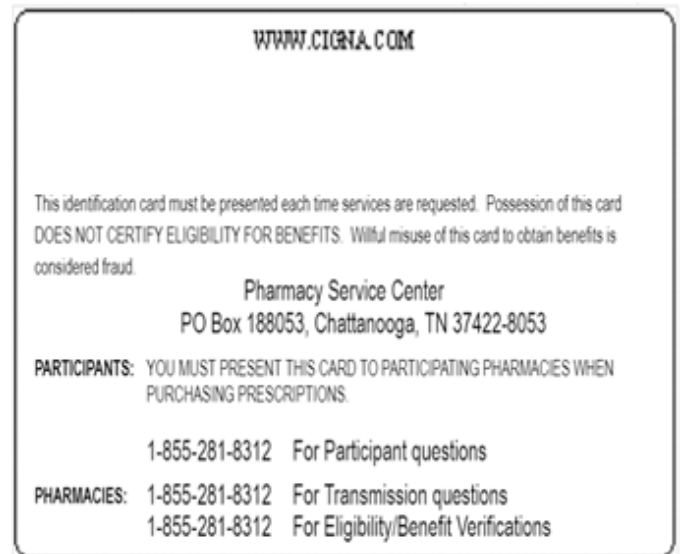
# Pharmacy

Cigna is the Pharmacy Benefit Manager (PBM) for the Ascension SmartHealth medical plan. Each SmartHealth member will receive a separate ID card for pharmacy benefits. The medical ID card will not work for fulfilling prescriptions.

## FRONT



## BACK



## Pharmacy Documents

Important pharmacy benefit documents can be located on [mysmarthealth.org/pharmacy](https://mysmarthealth.org/pharmacy). This includes:

- Ascension's formulary list
- Preventive drug list
- Medical specialty list (medical benefit drug formulary)
- Medical specialty precertification/prior authorization form
- Manual claims form and more.

## Maintenance and specialty medications

Ascension Rx is the preferred SmartHealth member pharmacy for specialty and maintenance medications. Visit [ascensionrx.com](https://ascensionrx.com) for more information.

**Please note:** For outpatient specialty medications, Ascension Rx Specialty Pharmacy is the covered pharmacy for SmartHealth members.

Referring patients to Ascension Rx for specialty medications is an easy process and will be fully supported by an embedded or specialty pharmacist. Pharmacy operating hours are Monday-Friday, 9 a.m. - 5 p.m. EST; however, there is a pharmacist on call 24/7.

### Ascension Rx Specialty Pharmacy Address:

30055 Northwestern Highway Suite 225  
Farmington Hills, MI 48334

For more information, call 855-292-1427.

## Pharmacy appeals (Rx)

Cigna's National Appeals Policy consists of a single level internal appeals process for resolving disputes regarding pre/post-service medical necessity denials of covered benefits as well as post-service benefit coverage denials. If an issue cannot be quickly resolved prior to appeal, a formal internal appeals process can be initiated via telephone or in writing usually up to 180 days from the date of last determination.

In each case, Cigna may be entitled to a one-time extension of not more than 15 days. Expedited appeals are conducted within 72 hours of receipt of the appeal.

Reviewers making appeal determinations are selected to assure that neither they nor their managers were involved in the prior decision.

### To submit an appeal with Cigna:

- Standard Appeals Fax Number: **877-815-4827**
- Expedited Appeals Fax Number: **860-731-3452**
- Mail: **Attn: Appeal Coordinator**  
**P.O. Box 188011**  
**Chattanooga, TN 37422**

## Medical benefit specialty drugs, or infusion therapies

All medical benefit and eligibility verification and claim payments for infusion therapies and physician administered medical specialty drugs will be performed by Automated Benefit Services (ABS). These medical specialty services are subject to the SmartHealth deductible, co-insurance and out-of-pocket maximums of the plan.

If you have a patient covered by SmartHealth who needs physician administered specialty medications or infusion therapy:

- Providers may continue to buy and bill.
- **All physician-administered specialty medications or infusion therapies are subject to precertification notification or prior authorization (PA) approval.** For a product list with current requirements, please see the [medical benefit drug list](#) (formulary) For more information, visit [mysmarthealth.org/pharmacy](https://mysmarthealth.org/pharmacy).
- **.Please note that most medical specialty drugs and infusion therapies are not available from local pharmacies. Providers and medical offices will be responsible for procurement of the medication and will be responsible for submitting prior authorization requests and medical drug claims.**

### Submitting your medical specialty claims (NDCs are required)

**Ascension Network (Tier 1) providers should submit their medical specialty claims through ABS.**

**Submit paper claims to:**  
ABS for SmartHealth  
PO Box 37705  
Oak Park, MI 48237-7705

**SmartHealth follows the Center for Medicare and Medicaid Services (CMS) billing requirements for submission of National Drug Codes (NDC). Please include the NDC when submitting your claim, along with items listed in our claim's filing procedures page included in this manual. Claims may be rejected or denied if NDCs are not submitted correctly.**

**Submit claims electronically:**  
Submit under Payer ID 38259 with one of the following EDI clearing houses currently contracted: CAREVU, AllScripts, Web MD/Envoy, THIN, MCSI, ENS, ProxyMed, claimsnet.com, McKesson and NDC.

**National Network (Tier 2) and Out-of-Network providers should submit their medical specialty claims to their local Blue Cross Blue Shield.**

## Air ambulance transport services

Transportation by air ambulance is an important component of Ascension. These services are used to transport injured people from the scene of an accident or to transport patients from hospital to hospital for medical care and treatment, often because the originating facility is unable to provide the required level of care. However, air transportation is frequently over-utilized and/or over-priced. SmartHealth requires prior authorization of all flight-based inter-facility patient transport to help gain control over the utilization and cost of air ambulance services. This includes transports using fixed-wing and/or rotor-wing aircraft.

**You must get prior authorization of all inter-facility patient transport by air transportation or hospital to hospital air transport.** This includes transports using fixed-wing and/or rotor-wing aircraft.

To obtain prior authorization for air ambulance transport services, please submit the request via the eQSuites Provider Portal or fax the following information to **586-693-4768**.

For additional questions, please contact eQHealth Customer Service Intake team at **866-356-3666**. Hours of operation are 8:00 am to 8:00 pm (ET) Monday – Friday, excluding holidays.



## Women’s contraceptive services

The Patient Protection and Affordable Care Act requires all health plans to cover certain “Women's Contraceptive Services”. However, the government offers accommodation to any religiously affiliated non-profit employer who registers an objection to offering such coverage because of its religious/moral tenets. As a Catholic organization, Ascension has registered its objection.

Under the accommodation, a third-party administrator of the Ascension SmartHealth Medical Plan must cover these services, without cost-sharing, to eligible persons who are covered under the plan. **United Benefits Advisors, LLC (UBA)** will provide separate coverage and payment for contraceptive medical services, provided those services are incurred in-network; **Cigna** will provide pharmacy contraceptive services.

Below is a sample ID card from UBA that SmartHealth members may use if they seek MEDICAL women's contraceptive services. This ID card is intended for and valid only for medical claims for contraceptive services. Members should continue to use their SmartHealth ID card for all other medical services.

The Women's Contraceptive Services Plan ID card provides for in-network benefits only, but only at a non-Ascension facility or pharmacy. There is no coverage for services obtained out-of-network. Please see the network information located on the back of the card to learn how to find a non-Ascension in-network provider for medical and pharmacy contraceptive services.

### FRONT

Women's Contraceptive Services Plan

**Member**

**United Benefits Advisors, LLC**

Group: WOMENPLN

Member:  
JOHN SAMPLE

Member ID:  
SMPL0001

**Women's Contraceptive Services Plan**

Medical Benefits (In-Network ONLY):  
Administered by United Benefits Advisors, LLC

See back of card for  
Participating Provider Information

**Eligibility / Claim Status**

**Members & Providers:**  
Eligibility, claims status and benefits  
can be obtained by calling  
(800) 438-0302.

This card does not guarantee  
eligibility or payment.

### BACK

**Medical Benefits Networks**

**Cofinity** Michigan

**First Health Network**  
Outside of Michigan

To Find a Provider:  
[www.cofinity.net](http://www.cofinity.net)  
(800) 831-1166

To Find a Provider:  
[www.myfirsthealth.com](http://www.myfirsthealth.com)  
(800) 226-5116

**Medical Claims Submission**

**Mail All Claims To:**  
United Benefit Advisors  
P.O. Box 430  
Sterling Heights, MI 48311-0430  
EDI#: 38260

**Pharmacy Benefits**

There is a separate ID card  
for Women's Contraceptive  
prescription related services.

Print Date 11/24/2020

Below is the sample ID card Cigna will provide for **PHARMACY contraceptive services**.

### FRONT

**myCigna.com**

Cigna Health and Life Insurance Co.  
Coverage Effective Date MM/DD/CCYY

RxBIN 017010 RxPCN 0215COMM Tier 1 0%

RxGrp: 3344110

Issuer (80840)

ID: **U23456789 01**

Name: **JOHN Q PUBLIC**

Contraceptives Only

**Prescription Drug Program**

### BACK

[WWW.CIGNA.COM](http://WWW.CIGNA.COM)

This identification card must be presented each time services are requested. Possession of this card DOES NOT CERTIFY ELIGIBILITY FOR BENEFITS. Willful misuse of this card to obtain benefits is considered fraud.

Pharmacy Service Center  
PO Box 188053, Chattanooga, TN 37422-8053

**PARTICIPANTS:** YOU MUST PRESENT THIS CARD TO PARTICIPATING PHARMACIES WHEN PURCHASING PRESCRIPTIONS.  
1-800-622-5579 For Participant questions

**PHARMACIES:** 1-800-622-5579 For Transmission questions  
1-800-622-5579 For Eligibility/Benefit Verifications

# Women's contraceptive services plan

## Summary of benefits

All Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling for all women with reproductive capacity at the time of obtaining the benefits are covered benefits subject to the following requirements, limitations, and exclusions.

### Medical Services Benefits

The benefits outlined below are covered with no cost-sharing (deductible, copay, and coinsurance are waived) at participating/in-network non-Ascension providers only, subject to the following:

**United Benefits Advisors, LLC** (UBA) administers contraceptive **MEDICAL** services coverage. There are no benefits for services incurred at an out of network provider. To access UBA's in-network First Health and Cofinity (Michigan only) provider directories, go to [www.myfirsthealth.com](http://www.myfirsthealth.com) or [www.cofinity.net](http://www.cofinity.net). You can also call UBA at **800-438-0302**.

Cigna administers **PHARMACY** related contraceptive coverage. For information and questions, please contact Cigna directly at **800-622-5579** or visit their website at [www.cigna.com/ascension](http://www.cigna.com/ascension). Cigna customer service is open 24 hours a day, 365 days a year to talk to a live customer service representative.

## What is covered at in-network providers only

- **Injectable contraceptives:** Generic contraceptive injectable
- **Contraceptive devices:** Vaginal rings, patch, implants, cervical caps, diaphragms, and non-copper FDA approved IUDs
- **Services for devices:** Insertion and removal of contraceptive devices
- **Sterilization of female:** Tubal ligation, as well as the associated charges (anesthesia, labs, etc.). Complications of the surgery are not covered under this Plan
- **Education and training:** Education and training on contraceptive methods annually

## What is not covered under medical services

- Any service, device or charge incurred from an Out-of-Network provider
- Male sterilization
- Any other Preventive Care benefits or other benefits required by the Affordable Care Act
- Pharmacy services/prescription drugs
- Medical Specialty (medical benefit drug) claims with newly classified, coded drugs that are new to the U.S. market are not covered (non-formulary) until the Ascension Therapeutic Affinity Group: TAG (National Pharmacy and Therapeutics Committee) has completed a formal evaluation of the newly classified, coded medication.
- **Note:** Following the FDA's approval of a new medication in the U.S, there will be a waiting period of at least six months before any new medication will be considered for evaluation by TAG.

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This is a Summary of the Plan Benefits only. Please refer to the Plan Document for details.

Please contact United Benefits Advisors, LLC at **800-438-0302** if you have any questions about Women's Contraceptive Services.

# Utilization management program

## Services requiring prior authorization

The SmartHealth medical plan requires prior authorization for the following services:

- All inpatient admissions to any acute/subacute care facility require prior authorization and concurrent review. This requirement applies to all physicians and facilities, regardless of the provider's network contract. (e.g. Ascension Network, National Network or Out-of-Network).
- Certain outpatient surgeries, treatments, services and durable medical equipment
- High-tech radiology (MRI, MRA, PET and certain nuclear scans)
- Cell and gene therapy
- All genetic testing

For a comprehensive list of procedures with the appropriate ICD-10 or CPT codes, please refer to the prior authorization code list located on [mysmarthealth.org](https://mysmarthealth.org).

Providers may call ABS to verify member eligibility, Plan benefits and claim status at **888-492-6811**.

**Please note: Retrospective authorizations are not accepted.** This means if a service was rendered that required prior authorization (PA), and PA was not requested and approved, the claim will be denied (unless under extenuating circumstances, noted in the plan document).

## Services not requiring prior authorization

Prior authorization is required **ONLY** for the inpatient admissions and the services listed on the prior authorization code list. If a request is submitted for services that do not require prior authorization, a response will not be sent back to the provider. If you do not receive a response, please check to make sure the service requires prior authorization **before submitting a second request.**

Providers must obtain prior authorization from eQHealth Solutions before the admission or service is provided. These prior authorization requirements apply when:

- SmartHealth is considered primary or secondary coverage unless otherwise noted in this document
- The admission or service is elective or direct/urgent
- The service is inpatient or outpatient

These requirements **DO NOT** apply to members who have Medicare or Medicaid as primary coverage.

## How to obtain prior authorization

To obtain prior authorization, please submit the request and all supporting clinical documentation:

- **By portal**  
<https://precertification.eqhs.com>.  
Registration is required.  
You can view a recorded webinar of a training session [here](#).
- **By fax**  
Fax to: 586-693-4768.
- **By phone**  
Call 866-356-3666 (Monday - Friday 8 a.m. - 6 p.m. EST)

\*\*\*Processing times for prior authorization requests are based on the receipt of **all required and relevant supporting documentation**. Submitting requests without all relevant supporting documentation will result in longer processing times.

**For future elective admissions**, please submit the request as soon as possible or at least 14 days prior to the scheduled admission date.

**For ALL inpatient admissions (elective and emergent)**, please submit the completed prior authorization form, the facility demographic face sheet and medical records within two business days of admission from the admitting facility.

The components of inpatient prior authorization include those services listed below.

- Acute care
- High risk and maternity (only if inpatient stay exceeds federal requirements)
- Inpatient rehabilitation
- Inpatient and residential for mental health and substance abuse
- Long term acute care
- Skilled nursing and sub-acute facilities
- Inpatient hospice.

Any inpatient admission from an Ascension, national network or out-of-network facility not prior authorized within two business days of the admission date will be considered ineligible under the plan unless medically necessary. Concurrent review will also be performed on all inpatient admissions to ensure appropriate length of stay and discharge planning.

This authorization process allows SmartHealth to identify members in need of complex case management and those conditions that require focused intervention and management.

## Information required for prior authorization

- SmarthHealth prior authorization form filled out in its entirety, if completing by fax.
- Clinical notes outlining symptoms and their duration.
- Physical exam findings (including findings applicable to the requested services)
- Conservative treatment patient has already completed (e.g. physical therapy, activity modification, and medications).
- Results of preliminary procedures already completed (e.g. X-rays, CTs, lab work, ultrasound, scoped procedures, referrals & evaluation by a specialist)
- The reason the study is being requested (e.g. further evaluation, rule out a disorder).

## Timeframes of utilization management decisions and notification:

Utilization management decisions are made in a timely manner to accommodate the clinical urgency of the situation. Ascension Insurance Utilization Management Gateway (AIUMG) adheres to the timelines developed by URAC (Utilization Review Accreditation Commission) and NCQA (National Committee for Quality Assurance) in responding to utilization management requests as outlined in the table below.

\*\*\*Processing times for Prior Authorization requests are based on the receipt of **all required and relevant supporting documentation**. Submitting requests without all relevant supporting documentation may result in authorization denial or delayed response.

Utilization Management request	Requestor	Processing time
<b>Urgent Pre-Service</b> *Please see below for definition of urgent	Urgent requests may be requested via call to AIUMG at 866-356-3666 or by	Within (72) hours of receipt of the request

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Requesting Provider may submit urgent requests by fax **586-693-4768** or call **866-356-3666**

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<b>Non-urgent Pre-service (Standard or Elective Services)</b>	<b>Requesting Provider</b>	Within (15) calendar days of receipt of the request
<b>Urgent Concurrent Review</b>	<b>Requesting Provider</b>	Within (24) hours of receipt of the request
<b>Post-Service</b>	<b>Requesting Provider</b>	Within (30) calendar days of receipt of the request

---

**\*Requests can only be submitted as urgent if applying the standard review timeframes may seriously jeopardize the member's life, health or ability to regain maximum function or subject the member to severe pain that cannot be adequately managed.**

### Maternity/obstetric admissions

Maternity and obstetric admissions that result in a length of stay of not more than 48 hours after vaginal deliveries or not more than 96 hours after Cesarean deliveries do not require prior authorization. These admissions are referred to as "pre-qualified maternity stays."

**However, prior authorization is required *within two business days* for obstetric admissions that extend beyond 48 hours following vaginal deliveries or 96 hours following Cesarean deliveries. If either mother or baby remains hospitalized beyond the pre-qualified maternity stay, authorization must be obtained.**

### Emergency services

Prior authorization is not required for emergency or observation services.

***However, authorization is required within two business days from the inpatient facility if a member is admitted as a result of emergency services.***

### Prior authorization of high-tech radiology

Certain high-tech radiology services require prior authorization. Please refer to the prior authorization code list for a complete list of high-tech radiology services that require prior authorization. Failure to meet prior authorization requirements may result in nonpayment and health care providers cannot bill or collect fees from our members for services.

### Please note:

- Prior authorization is required for all anesthesia and facility charges that are provided for non-covered dental care.

# Claim filing procedures

## How to file a claim for professional services

Ascension Network providers should submit claims as follows:

What	When	Where	How
All SmartHealth claims	Claims must be received by ABS within 12 months from the date of service.	Submit electronic claims to one of the vendors below.**	Electronic Claims: Submit under Payer ID 38259**
All Medicare supplemental claims	Claims for secondary payment must be received within 6 months from the date the primary payer processed the claim.	Submit paper claims to: ABS for SmartHealth PO Box 37705 Oak Park, MI 48237-7705	Paper Claims: Type claims on HCFA 1500 claim forms or Facility UB Forms.

\*\*EDI clearing houses currently contracted: CAREVU, AllScripts, Web MD/Envoy, THIN, MCSI, ENS, ProxyMed, claimsnet.com, McKesson and NDC.

### To avoid rejected claims, please include the following:

- Member ID Number
- Patient's Name
- Patient's Birth Date and Sex
- Insured's Group Number
- Indication of Auto - Employment - Emergency related condition (when applicable)
- Pre-Certification Number - include referral or Precertification when applicable
- Name of Referring Physician. If the patient self-referred, type "self"
- Diagnosis Code (ICD-10)
- Date of Service
- Procedure Code (CPT or HCPCS when applicable, with appropriate modifiers)
- Billed Charges
- Number of Units
- Total Charges
- Provider Tax ID Number
- Provider NPI Number
- Provider's Billing Address and Phone Number

ABS will return claims missing any of the above information to the provider for completion.

### National Network & Out-of-Network Providers:

Submit claims to local Blue Cross Blue Shield, according to local Blue Cross Blue Shield rules.

ABS has the ability to receive direct Electronic ANSI X12 EDI Transmissions via our Direct Portal established through our Change HealthCare. The process can be initiated by submitting an email to ABS at: [EDISupport@ABS-TPA.COM](mailto:EDISupport@ABS-TPA.COM), with the information below. Once the information is received, we will have a representative contact you and begin the implementation process.

### The information you would need to provide is:

- Submitter Name
- ISA06 (sender ID) – usually tax ID
- Contact name
- Contact email
- Contact phone
- Transfer method (manual or SFTP)

For those providers not setup electronically, Change HealthCare also makes available an online data entry system that allows providers the ability to enter and submit claims. Information on this process is available upon request.

## Additions, terminations and changes

Please notify Provider Relations of any provider additions, terminations or changes in status by completing the appropriate form and submitting it to Ascension Illinois at [AHCIN.ProviderRelations@ascension.org](mailto:AHCIN.ProviderRelations@ascension.org).

If you need a copy of the form, contact Provider Relations at [AHCIN.ProviderRelations@ascension.org](mailto:AHCIN.ProviderRelations@ascension.org) or by calling your assigned provider relations representative.

## Provider effective date policy

This policy provides the guidelines for submitting Ascension Network provider updates (additions, terminations and changes) for inclusion in the Ascension Network.

### Providers Attached to Existing SmartHealth Fee Schedule

It is preferable to receive the submission of new provider data the month before the desired effective date of the provider in the Ascension SmartHealth Tier 1 Network.

However, if provider updates are **received by SmartHealth prior to the 15th of a calendar month**, then they will be loaded with a retroactive effective date of the 1st of that month.

Any provider additions, terminations or changes submitted and **received on or after the 15th of the month** will be implemented effective the 1st of the following month.

- **Example A:** Provider update received on June 13th. The provider update will be effective on June 1st.
- **Example B:** Provider update received on June 20th. The provider update will be effective July 1st.

### Providers Attached to New SmartHealth Fee Schedules

Please note, Health Ministries should submit provider updates attached to new fee schedule information **two months** before the desired effective date. Updates including new fee schedule information require additional processing time, as new fee schedules must be built and tested prior to adjudicating claims.

Provider updates, including new fee schedule information, submitted by Health Ministries and received by SmartHealth prior to the 15<sup>th</sup> of a calendar month will be implemented with a 1<sup>st</sup> of the month effective date, approximately 45 days from receipt of update. Any provider updates, including new fee schedules, submitted and received on or after the 15<sup>th</sup> of the month will be implemented with a 1<sup>st</sup> of the month effective date, approximately 60 days from receipt of update.

- **Example A:** Provider add & new fee schedule received by SmartHealth on June 13<sup>th</sup>. Provider & fee schedule will be effective August 1st.
- **Example B:** Provider add & new fee schedule received by SmartHealth on June 20<sup>th</sup>. Provider & fee schedule will be effective September 1st.

### Retroactive Dates

Provider changes will not be made retroactively. Please use the Provider Effective Date Policy guidelines detailed above to ensure all provider data is submitted within the necessary timeframes.

### Note:

If data submission is received by the 15th, but the information provided is incomplete or inaccurate, then SmartHealth/ABS will process it the 1st of the month following receipt of correct and complete data.

## Anesthesiology providers

SmartHealth reimburses anesthesia providers at a flat dollar amount per unit (one unit equals fifteen minutes). If a certified registered nurse anesthetist (CRNA) bills along with an Anesthesiologist, the reimbursement is split between the two providers. The SmartHealth standard MD/CRNA reimbursement split is 60%/40% of the allowable amount. However, some contracts specify a different MD/CRNA reimbursement split.

**To verify your anesthesia reimbursement rate per unit and MD/CRNA reimbursement split**, contact your local managed care department or call SmartHealth Provider Services at **888-492-6811**.

## Mid-level providers

A **mid-level provider**, often referred to simply as a "mid-level", is a clinical medical professional who provides patient care under the supervision of a physician. Mid-level providers can examine patients, diagnose them, and provide some treatments if a supervising licensed physician has signed off.

### Mid-levels include:

- Nurse practitioners (NP)
- Physician assistants (PA)

SmartHealth can pay mid-level providers directly if they are enrolled as an Ascension Network provider. **To enroll a Mid-Level Provider in the Ascension Network**, contact your local health ministry managed care department.

**To confirm participation of Mid-Level Providers already enrolled**, please check the online provider directory at [mysmarthealth.org](https://mysmarthealth.org) or call ACM at **888-492-6811**.

## Payment for multiple procedures

SmartHealth follows CMS guidelines to pay for multiple surgical procedures performed by a single physician or physicians in the same group practice on the same patient at the same operative session or on the same day.

SmartHealth pays for multiple surgeries by ranking from the highest contracted amount to the lowest contracted amount. When the same physician performs more than one surgical service in the same session, the allowed amount is 100% for the surgical code with the highest contracted amount. For subsequent surgical codes, the allowed amount is 50% of the contracted amount.

## Payment for professional services (Modifier 26)

Modifier 26 should be used when billing for the professional (physician) component of a service or procedure. Certain procedures are a combination of both professional and technical components. Using Modifier 26 indicates that only the professional component of the procedure is being reported.

If a hospital has facility-owned equipment, the facility would bill for the technical component of a procedure, while the physician would bill for the professional component using Modifier 26.

**Example:** An x-ray is being done on an outpatient basis at a hospital. The hospital bills for the use of their x-ray equipment, while the physician bills for the professional component of taking the x-ray.

Physician's assistants and mid-level providers providing an office visit/ medical treatment or CRNA's providing medical



treatment do not bill for professional components of medical services.

# Provider reimbursement rules/sample Explanation of Benefits (EOB)

Automated Benefit Services (ABS) processes claims received from Ascension Network providers. If you submit a claim with all required information, ABS will process your claim within 15 calendar days of receipt. Refer to the Capitation Payments section above or to the list of Capitation Codes.

An Explanation of Benefits (EOB) will accompany payment for each service billed.


Here's a sample of an Ascension Network EOB and check:

20140926T09  
1160 7493

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Ascension SmartHealth Medical Plan  
Administered by ABS, Inc.  
P.O. Box 37705  
OAK PARK MI 48237-7705



an Ascension program

**Forwarding Service Requested**

\*\*\*\*\*SNGLP  
1 3 SP 0 490  
OBSTETRICAL GYNECOLOGICAL  
24 MADISON AVE  
ENDICOTT NY 13760-5214

**Customer Service**

Date: 08/28/14  
EOB#: 1408280158  
Group#: 30  
Group: SMARTHEALTH  
Prov ID: 161068192

For questions about this statement, call 888-492-6811  
General Information: [www.mysmarthealth.org](http://www.mysmarthealth.org)  
Eligibility & Claim status: [www.abs-tpa.com](http://www.abs-tpa.com)

**Attn: OBSTETRICAL GYNECOLOGICAL**  
This is an explanation of payment for services rendered

Claim: 201408071575	Employee: JOHN TEST	Member ID: 384848484
Patient: JOHN TEST		Patient Acct: 29022

Service Dates	Service	Total Charge	Discount Amount	Ineligible Amount	Deductible Amount	Co-Pay Amount	Paid %	Co-Insur. Amount	Other Insurance	Plan Pays	Patient Responsibility	Ref No.
08/01-08/01/14	99395	\$172.00	\$51.29	\$0.00	\$0.00	\$0.00	100%	\$0.00	\$0.00	\$120.71	\$0.00	1
<b>Column Totals</b>		\$172.00	\$51.29	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$120.71	\$0.00	

Payment Summary Totals			Reference Code Explanation	
Claim	Charge	Paid	Code	Explanation
201408071575	\$172.00	\$120.71	1	This provider participates with the SmartHealth network.
<b>Totals:</b>	\$172.00	\$120.71		

**Appeal Process**

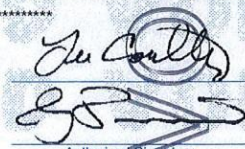
Under Section 502(a) of the Employee Retirement Income Security Act of 1974 (ERISA), you have the right to bring a civil action in court once all levels of review have been completed. For further information on the Post-Service Appeal process, please refer to the SmartHealth Summary Plan Document, available at [www.mysmarthealth.org](http://www.mysmarthealth.org). Standard claim processing protocols may be used in making benefit determinations. In the event that a claim is denied, in whole or in part, you are entitled (upon written request and at no charge) to receive a copy of the protocol relied upon in making the benefit determination.

**You Should Know**

PLEASE BE SURE TO CHECK OUT our NEW Secure Web Portal at [www.abs-tpa.com](http://www.abs-tpa.com).

We have launched a new and expanded secure services portal for our Providers. Through this portal, you will be able to verify eligibility, check claim status and inquire on the status of a prior authorization.

We have selected Pay-Plus Solutions as our ePayment Vendor. To sign up for electronic EOB's (835, Excel, PDF) and electronic payments through ACH & Credit Card, please email Pay-Plus Solutions at [membership@pponline.com](mailto:membership@pponline.com) or call their Membership Department at 877-828-8834.

Ascension SmartHealth Medical Plan Administered by ABS, Inc. P.O. Box 37705 Oak Park, MI 48237-7705	THE BANK OF NEW YORK MELLON PITTSBURGH PA 60-160/433	0000098363 Date 08/28/2014 AMOUNT *****\$120.71
PAY ONE HUNDRED TWENTY AND 71/100 DOLLARS*****		
TO THE ORDER OF OBSTETRICAL GYNECOLOGICAL 24 MADISON AVE ENDICOTT NY 13750		
Group No: 30	 Authorized Signature	

ABS uses various vendors to review all claims for unbundling, upcoding and other billing anomalies. This review significantly reduces payment errors and identifies savings that reduce overall health care costs.

## Claims ACH and 835 Remits

ABS partners with Zelis, Inc. to offer providers and hospitals an innovative payment solution. Providers are offered a seamless payment solution through Pay Plus Direct or Select options. When a provider opts into the program, payments are provided via a Zelis credit card.



An EDI Bridge links Zelis to payers and providers to allow for faster electronic payments while eliminating time-consuming tasks. Providers and hospitals have access to the ABS Provider Web Portal that includes a dashboard of all electronic transactions.

### Payment options:

- **Select:** A "Virtual Credit Card" is faxed to you, along with the Explanation of Payment (EOP) and you collect the money via your credit card terminal. There are no fees from Pay Plus Select. Fees are associated with your merchant account.
  - 835 delivery may be pushed by Pay Plus Select to a secure FTP site, picked up, or sent via a clearinghouse
  - Payments and 835's may be distributed by NPI/TIN
  - Payment options may vary by NPI/TIN
  - No cost for \$0 pay or reversals
  - Full customer service and liaison to the payer community
- **ePayment Center:** Zelis offers an ABS ePayment Center, an online portal, for providers to enroll for the electronic delivery of payments and electronic remittance advice (ERA) for ABS.

For inquiries related to payments, please contact Zelis Client Service Center at **877-828-8770** or email **clientservice@zelispayments.com**. The Client Service Center can assist with the following:

- Method of Payment
  - Select- Virtual Payment Card
  - VRA- Virtual Reimbursement Card
  - Provider requesting to opt-out
  - Provider Portal Needs
    - Setup
    - Functions
    - System Issues

## Claims cost management

The Ascension SmartHealth program utilizes a variety of vendors and tools to ensure that all claims submitted for reimbursement are billed appropriately and eligible for payment under the Plan.

Tools and services utilized under the program may include, but are not limited to:

1. Claim editing for bundling and unbundling
2. Up Coding
3. Duplicate claim submission
4. Separate billing of services included in global care
5. Incorrect or inappropriate billing for services rendered

All coding edits are based on CPT, MPA and industry standard (NCCI) policy and guidelines.

## Billing requirements

You may only bill a member for covered services (other than for deductibles, coinsurance, or copayments) after you receive an Explanation of Benefits from ABS. SmartHealth members' cost-share is based on SmartHealth allowed amounts. For HSA plans, funds can be deducted from the member's HSA account for copayments and coinsurance.

### Annual physical

Annual Routine Physicals have no copayment when SmartHealth members seek services from an Ascension Network or National Network physician.

Bill annual physical exams using Preventive Medicine codes in the range of 99381 through 99397, based on age appropriateness.

The preventive medicine code will indicate that the copayment is waived for the exam.

If a problem (unrelated to the physical) was also addressed at the visit, include an appropriate modifier with the appropriate level E&M visit (e.g. 99213-25, 99394). The provider may collect a copayment under these circumstances.

### Annual gynecological exam

Annual gynecological exams, including pap smear, have no copayment when SmartHealth members seek services from an Ascension Network or National Network physician.

- Bill annual gynecological exams using Preventive Medicine code **with the diagnosis of V72.31** to designate the visit is an annual well-woman exam. The diagnosis code indicates that the copayment is waived for the exam.

## Claim status inquiry process

You may inquire about payment of claims either online or by phone, fax, or mail. You may make online inquiries 10 days after the claim was electronically submitted or submit other inquiries 30 days after the claim was submitted.

You can request a six-month history of claims submitted to SmartHealth by Fax recall. Call **888-492-6811**. Follow the prompt; enter your contract number, tax ID number, and fax number.

When	How	What's needed?	When can a response be expected?
10 days after filing electronic claim	Online: <b>secure.healthx.com/absprovider.aspx</b>	Use your ABS Provider Web Portal log-in.	Immediate
30 days after filing the claim	By Phone: <b>888-492-6811</b>	A copy of the outstanding claim for reference. Please limit calls to 3 claims.	Immediate
	By Fax Recall: <b>888-494-4600</b>	Follow prompts; enter contract number, tax ID number and fax number.	Within 2-3 minutes, a return fax will detail the 6 month claims history for your tax id number.
	<b>By Mail:</b> ABS PO Box 37705 Oak Park, MI 48237	An original claim form stamped "status inquiry" in red ink in the upper right hand corner.	Within 21 days from receipt of the inquiry.

ABS is committed to resolving all payment inquiries in an efficient manner. If you are unable to resolve a payment inquiry after 30 days from the initial request, please contact the ABS Customer Service Supervisor. Provide documentation of the original request so ABS can address the service delay. You can expect resolution within 10 business days.

Please have the following information available when calling the Customer Service Supervisor:

Type of inquiry	Information required
<b>Written</b>	<ul style="list-style-type: none"> <li>• Copy of the status inquiry claim</li> </ul>
<b>Phone</b>	<ul style="list-style-type: none"> <li>• Date of the original inquiry</li> <li>• Name of the assisting ABS service representative</li> <li>• Status of the claim at the time of the call</li> <li>• Expected outcome</li> </ul>

# Claim adjustments

The Plan is allowed to **recoup payments** made to facilities and providers when the payment has been made in error. Overpayments may be identified by **ABS, the provider, and/or the member (claimant)**.

A claim may be overpaid for several reasons, including, but are not limited to, the following:

- Claim was paid incorrectly, as per provider’s network contract.
- Provider cancelled charge for any reason.
- C.O.B. Credit or duplicate payment received by provider.
- “Not our Patient” – Payment received by provider that did not render services.
- Medicare Eligible or Workers Compensation payment already made.
- Third-party liability determined.

## Overpayment Policy

In accordance with Provider Relations/Operations, it is the policy of SmartHealth and Automated Benefit Services (ABS) to follow the time limitations listed below when requesting overpayment dollars from providers.

- **Adjustment/notification date for recovery will be limited to 12 months** from date of payment unless identified through a medical record audit in which case adjustment/notification date for recovery will be limited to 18 months from the date the provider is notified of an audit (as these audits would be initiated prior to the payment of the claim).
- **Fraud and abuse:** Adjustment/notification date for recovery time period will be the statute of limitations of the state where the services are performed.

## Refund Request Process

When an overpayment is identified by ABS, a refund request is sent to the provider (payee) explaining the reason for the request. If a response is not received from the payee, two follow-up letters are sent.

- If a telephone or written response is not received, or **if the amount of the overpayment is not returned within 120 days** of the follow-up letter date, ABS will refer the file to Overpayment Recovery Service, a vendor contracted by ABS.

## Provider-Initiated Adjustments

ABS will consider payment adjustments to processed claims if:

- The original claim was submitted with incorrect information.
- Payment was made to the incorrect provider.
- Payment was made at the incorrect contracted amount.
- Payment was not made due to a processing error.
- Coordination of Benefits was calculated incorrectly.
- Provider received a duplicate payment.

What’s needed?	How to submit	Timeframe to submit	Timeframe to process
<ol style="list-style-type: none"><li>1. Copy of EOB</li><li>2. Reason for request</li><li>3. Supporting documentation</li><li>4. Copy of original claim (if applicable)</li></ol>	<p><b>By phone:</b> Call 888-492-6811 for assistance to handle processing errors.</p> <p><b>Written (Mail to ABS):</b> Fill out the request form and attach the required data.</p>	Requests for adjustments will only be accepted within 180 days or less from the last processing date, unless approved by ABS.	ABS will process adjustment requests within 30 days after receiving all necessary information.  Provider will receive a final copy of the adjustment request when completed.

## Claim adjustments (cont.)

Please have the following information available when calling ABS:

Type of original inquiry	Information required
<b>Written</b>	<ul style="list-style-type: none"><li>• Copy of the status inquiry claim</li></ul>
<b>Phone</b>	<ul style="list-style-type: none"><li>• Date of the original inquiry</li><li>• Name of the assisting ABS service representative</li><li>• Status of the claim at the time of the call</li><li>• Expected outcome</li></ul>

## Quality management program

The Quality Management Program is designed to provide the framework for assessing and improving the quality of clinical care and services provided to SmartHealth members. The program has been developed in conjunction with the mission, values and philosophy of Ascension and its health ministries. The program encompasses a wide range of evaluation and monitoring activities that include:

- A governing body
- An appeals process. Details can be found in the Summary Plan Description.
- A provider sanction program
- Annual evaluation of the Utilization Management Program
- Monitoring of the timeliness of decisions – authorization process, notification procedures
- Monitoring of utilization data to detect potential under- and over-utilization (ensuring appropriate service and coverage)
- Evaluation of the consistency with which the health care professionals involved in utilization review make decisions
- Provider/member satisfaction with the Utilization Management Program and the health plan as a whole



## Corrective action policy

All Ascension Network providers must adhere to the policies and procedures set forth in this manual.

### Providers will be subject to corrective action for the following:

1. Billing of a member for:
  - Copying of medical records
  - Covered medical expenses of the health plan, without filing a claim
  - Balance billing
  - Services rendered (but not submitted) within the timely filing limits of the Plan Document
2. Continued failure to follow the established guidelines for any service requiring prior authorization
3. Refusal to release medical information (patient records) upon the written request of:
  - Any agent or representative of SmartHealth Utilization Management Department
  - A member or his/her authorized representative (to allow for continuity of care)

This policy is progressive; each occurrence runs sequentially through the corrective action policy with no specific time frame between occurrences.

### The policy covers:

- **Initial Occurrence**  
A letter is sent to the physician/office identifying the occurrence. The physician is asked to rectify the situation and report the outcome.
- **Multiple Occurrences**  
A call is placed to the physician/office from the SmartHealth Medical Director for personal review of the policy. A follow up letter is sent to the physician/office acknowledging understanding of the proper plan guidelines.
- **Continued Repeated Occurrences**  
An overview of the physician's issues is presented to the SmartHealth Advisory Committee for determination of disciplinary action. A notification letter is sent notifying the provider of decision and appeal process, if applicable.

## Ascension ethical and religious directives

SmartHealth providers acknowledge that the operations of Ascension ministries are in accordance with the Ethical and Religious Directives for Catholic Health Care Services, as promulgated by the United States Conference of Catholic Bishops, Washington D.C. of the Roman Catholic Church or its successor ("Directives") and the principles and beliefs of the Roman Catholic Church is a matter of conscience to Ascension and its health ministries.

The Directives are located at <http://www.usccb.org/about/doctrine/ethical-and-religious-directives/>. It is the intent and agreement of Ascension and SmartHealth providers that neither the SmartHealth provider contract nor any part thereof shall be construed to require Ascension ministries to violate said Directives in their operation and all parts of the SmartHealth provider contract must be interpreted in a manner that is consistent with said Directives.

## Provider forms and resources

You can access the most up-to-date forms and resources you need for things like ABS Provider Portal access, Prior Authorization and more on **[mysmarthealth.org](https://mysmarthealth.org)**.

- Prior Authorization Form
- ABS Provider Portal New User Registration
- ABS Provider Portal Additional User Registration
- [Provider fee agreement worksheet](#)

Access links to these documents and more at **[mysmarthealth.org](https://mysmarthealth.org)**, following the directions on how to access your ministry section found at the beginning of this Manual.