

## **Claims Payment Policy & Other Information**

Listed below are claims payment policies and other information for Qualified Health Plans offered by AvMed, effective for Plan Year 2021. A Qualified Health Plan is an insurance plan that has been certified by the Health Insurance Marketplace and provides essential health benefits, follows established limits on cost sharing and meets other requirements under the Affordable Care Act.

### **Out-of-network liability and balance billing**

AvMed Entrust is an HMO plan. Any treatment or service from a Non-Participating Provider, including Hospital care from a non-participating Physician or a non-participating Hospital, is not covered except in the case of an emergency or when specifically pre-authorized by AvMed. Members are solely responsible for selecting a provider when obtaining Health Care Services and for verifying whether a provider is a Participating Provider at the time Health Care Services are rendered.

AvMed Entrust members are responsible for verifying the participating status of providers. This can be done by either contacting AvMed by phone or checking AvMed's provider directory at [www.avmed.org](http://www.avmed.org).

Balance billing is when a provider bills a member for charges above and beyond coinsurance, copay, or deductible amounts. Florida law forbids participating providers from balance billing any HMO member. Non-participating providers may not balance bill an HMO member for:

- emergency services,
- non-emergent services provided by a non-participating provider in a participating facility, and
- non-emergent services provided when a member does not have the ability or opportunity to choose a participating provider to provide care.

If a member is balance billed in any of the scenarios listed above, the member should contact AvMed Member Engagement. AvMed will contact the provider to resolve the issue and resolve any member liability.

### **Enrollee claims submission**

When you receive services from an in-network provider, your provider will generally file claims for you. If your provider does not file your claim for you, you can call our Customer Service Department at the number on the back of your ID card and ask for a claim form. Tell us the type of service or supply for which you wish to file a claim (for example, hospital, physician, dentist or pharmacy), and we will send you the proper type of form. Below are the applicable claims forms for commercial coverage:

- **Dental Claim**
- **Pharmacy Claim**

Claims must be submitted and received by us within 6 months after the service takes place to be eligible for benefits.

Claim forms must be submitted to:

Medical Claims

AvMed  
PO Box 569000  
Miami, FL 33256

Dental Claims

Delta Dental  
P.O. Box 1809  
Alpharetta, GA 30023-1809

Pharmacy Claims

PO Box 569008  
Miami, FL 33256  
Or fax: 352-337-8737

If you have already paid the claim from the provider and wish to receive reimbursement directly from AvMed, please complete and mail the **Direct Member Reimbursement Form** to the address listed below:

AvMed  
Attn: Member Reimbursement  
PO Box 569008  
Miami, FL 33256

**Grace periods and claims pending policies during the grace period**

If you purchased an individual plan through the health insurance marketplace and you are receiving advance payments of tax credits and/or cost sharing reductions in accordance with the Affordable Care Act, each of your monthly periodic payments is due on the first day of the month for that coverage period. There is a grace period of three months for all monthly premium payments after the initial premium payment.

If you pay a monthly payment later than the first day of the coverage period to which it applies, but before the end of the grace period for the coverage period, any claim you submit for benefits will be placed in a pending status (suspended) on the first day of the second month of the grace period and then processed by the plan only when all periodic monthly payments due during the grace period are received. If you fail to pay in full all periodic monthly payments due and payable before the end of the grace period for those coverage periods, your coverage under the plan will be retroactively canceled back to the last day of the first month of the grace period. Failure to timely pay premium payments is not a special open enrollment event for later coverage under the plan.

### **Retroactive denials**

A retroactive denial is the reversal of a claim that has already been paid. Example: A claim was paid when the member was considered eligible, but later deemed ineligible. If premiums are not received by the expiration of the grace period, the policy will be terminated retroactive to the last paid through month. Once the retroactive termination is processed, the claims department will reverse the provider payment and deny. AvMed will go back and recoup the money paid to the provider (or hold from future payments). At that point your claims will be denied and you will be responsible for paying the provider's total charges. You can avoid these denials by paying your premiums on time and/or notifying us when you will be having a change in eligibility status.

### **Enrollee recoupment of overpayments**

Enrollee recoupment of overpayments is the refund of a premium overpayment by the enrollee due to over-billing by the issuer. If you believe you believe you have overpaid your premium due to our overbilling, please contact us by calling the Customer Service Department number on the back of your ID card.

### **Medical necessity and prior authorization timeframes and enrollee responsibilities**

The plan will only pay for care that is medically necessary and not investigational, as determined by AvMed. In some cases, the plan requires that you or your treating provider obtain prior authorization before you receive the service. An example of a service needing prior authorization is any kind of inpatient hospital care (except maternity care). If you do not obtain the prior authorization, you may have to pay up to the full amount of the charges. The number to call for prior authorization is included on the ID card you will receive after you enroll. Please note that prior authorization relates only to the medical necessity of care; it does not mean that your care will be covered under the plan. Prior authorization also does not mean that we have been paid all monies necessary for coverage to be in force on the date that services or supplies are rendered. In some cases, your provider will initiate the prior authorization process for you. You should be sure to check with your provider to confirm whether prior authorization has been obtained. It is your responsibility to ensure that you or your provider obtains prior authorization. Generally, if prior authorization is required and not obtained, no benefits will be payable under the plan.

- **Preservice non-urgent review:** The request is received prior to the services being rendered. We have 15 days to make our decision.
- **Preservice urgent review:** Care service are needed as soon as possible, but it isn't an emergency. We have 72 hours to make our decision.
- **Urgent concurrent review:** Care and services are being provided currently to the member. We have 24 hours to make our decision if we receive the request no later than 24 hours before the end of your preapproved stay or course of treatment. If the request is not received before the 24 hour time frame, we have 72 hours to make our decision.
- **Emergency admissions:** The provider or the member has up to 48 hours to notify us of the admission.
- **Post service review:** Care and services have been provided and the member has discharged from the service, we have 30 days to make a decision.

### **Drug exceptions timeframes and enrollee responsibilities**

Sometimes our members need access to drugs that are not listed on the plan's formulary (drug list). The member, their representative, or provider can submit the request to us by faxing the Pharmacy Medication Exception Request form [<https://www.avmed.org/web/guest/preferred-medication-lists>]. The request will be initially reviewed by AvMed through the formulary exception review process to determine if the drug is medically necessary based on the member's medical circumstances.

For standard exception requests, a coverage determination will be made within 72 hours from the time AvMed receives all information required to make a decision. For urgent or expedited exception requests, a coverage determination will be made within 24 hours from the time AvMed receives all information required to make a decision.

The member and ordering provider will receive a letter advising them of AvMed's coverage decision. If the drug is denied, the letter will provide instructions on how the member, their representative, or their prescriber can appeal the decision.

### **Information on Explanations of Benefits (EOBs)**

Each time AvMed processes a claim submitted by you or your healthcare provider, we send you an Explanation of Benefits (EOB). An EOB is not a bill. An EOB is a statement that describes what medical treatments and/or services we paid on your behalf, what our payment was, and your financial responsibility under the terms of the plan. It includes the date you received the service, the amount billed, the amount covered, the amount we paid and any balance you're responsible for paying the provider. It also tells you how much has been credited toward any required deductible and out-of-pocket maximums.

### **Coordination of Benefits (COB)**

When a member is covered by the AvMed Entrust plan and another health plan or other applicable coverage, AvMed determines the order of benefits paid. This is called Coordination of Benefits (COB). The amount of AvMed's payment, if any, when we coordinate benefits is based on whether or not AvMed is the primary payer. When AvMed is not primary, payment for covered services may be reduced so that total benefits under all plans will not exceed 100% of the total allowable actually incurred for Covered Services.