

# **Clover Health**

# **Provider Manual**

# **2022**

A guide to working better, together.

# Clover Health

We are a Medicare Advantage company changing the way people are cared for by capturing and analyzing patient data in powerful new ways.

Our goal is to improve quality of life for our members by offering providers like you the resources and support they need.

By establishing a close, collaborative partnership, we can share and exchange rich health data about your patients—our members. We can then start to identify conditions earlier and move closer to preventing them.

Working together, we can drive continuous improvements in patient care and help Medicare patients live longer, healthier, more fulfilling lives.

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# We accept Clover Health!

## Quick Reference Guide

**cloverhealth.com/providers** is the simplest, quickest way to check member eligibility and benefits, submit or check on a prior authorization request, check the status of a claim, find other Clover providers, access documents and forms, and much more. Be sure to have your National Provider Identifier (NPI) handy.

FREQUENTLY USED SERVICES	QUICK LINKS	
<b>To submit a claim</b> If you need to make any changes to an original claim, <b>you can resubmit a corrected claim using one of the channels to the right.</b>	interconnect via Change Healthcare: Payer ID#: 13285	via mail: Clover Health P.O. Box 981704 El Paso, TX 79998-1637
<b>To find an in-network provider</b>	<b>cloverhealth.com/findprovider</b>	
<b>To view prior authorization criteria</b>	<b>cloverhealth.com/pre-auth-request</b>	
<b>To set up electronic payments</b>	Go to <b>changehealthcare.com</b> or call <b>1-866-506-2830</b> option 2 to set up an account. Enter Clover Health's payer ID #13285.	
<b>To verify patient eligibility, benefits, and copays</b>	<b>navinet.navimedix.com</b>	
<b>For all other routine forms and documents</b>	<b>cloverhealth.com/providerforms</b>	
<b>For Part D prior authorization criteria</b>	<b>cloverhealth.com/en/members/formulary</b> (under relevant links)	
<b>To submit a Part D prior authorization electronically</b>	<b>covermymeds.com/main/</b>	
<b>For any Clover Assistant inquiries/support</b>	call: <b>1-800-619-5541</b>  email: <b>cloverassistantsupport@cloverhealth.com</b>	

If you need additional assistance, you can call or fax using the numbers below.

DEPARTMENT	CONTACT	
<b>Provider Services</b>	T: 1-877-853-8019	F: 1-866-201-3008
<b>Care Management</b>	T: 1-888-995-1689	
<b>Authorization Requests (UM)</b>	T: 1-888-995-1690	F: 1-800-308-1107
<b>Pharmacy (CVS Caremark®)</b>	T: 1-855-479-3657 (PPO) 1-844-232-2316 (HMO)	F: 1-855-633-7673
<b>CVS Caremark Coverage Determinations &amp; Appeals</b>	T: 1-855-344-0930	
<b>Appeals &amp; Grievances</b>	T: 1-888-657-1207	F: 1-732-412-9706 (Appeals)
		F: 1-551-227-3962 (Grievances)
<b>Member Services</b>	T: 1-888-778-1478	

### **INN Claims Payment Disputes**

If you have attachments (e.g., medical records) **you will need to mail or fax in the Claims Payment Dispute form and supporting documents** regardless of when the claim was processed.

**THIS ADDRESS IS NOT FOR CLAIM SUBMISSIONS.**

Clover Health  
Attn: Claims  
P.O. Box 2092  
Jersey City, NJ 07303

Email: PO\_Box\_2092@cloverhealth.com  
Fax: 1-888-240-7243

### **OON Claims Payment Disputes**

If you have attachments (e.g., medical records) **you will need to mail or fax in the Claims Payment Dispute form and supporting documents** regardless of when the claim was processed.

**THIS ADDRESS IS NOT FOR CLAIM SUBMISSIONS.**

Clover Health  
Attn: Appeals  
P.O. Box 2091  
Jersey City, NJ 07303

Email: PO\_Box\_2091@cloverhealth.com  
Fax: 1-732-412-9706

### **Payment Integrity (Pre-Pay)**

Please include a copy of the audit letter you received with your dispute.

Clover Health  
Attn: Payment Integrity – Pre-Pay  
P.O. Box 2044  
Jersey City, NJ 07303

Email: PO\_Box\_2044@cloverhealth.com  
Fax: 1-866-509-4325

### **Payment Integrity (Post-Pay)**

Please include a copy of the audit letter you received with your dispute.

Clover Health  
Attn: Payment Integrity – Post-Pay  
P.O. Box 2045  
Jersey City, NJ 07303

Email: PO\_Box\_2045@cloverhealth.com  
Fax: 1-866-509-4325

### **General mailing**

Please use only when the recipient is unknown.

Clover Health  
P.O. Box 471  
Jersey City, NJ 07303

Email: PO\_Box\_471@cloverhealth.com  
Fax: 1-866-508-0865

# Legal Overview

Except where otherwise indicated, this Provider Manual is effective as of January 1, 2022 for providers currently participating in the Clover Health network.

This Provider Manual will serve as a resource for navigating Clover Health's operations and processes. As an in-network provider, you are expected to be familiar with this manual and to abide by the operations and processes contained herein. In the event of a conflict or inconsistency between this Provider Manual and the express provisions of your Provider Agreement with Clover Health, including any regulatory requirements appendices attached to it, the provisions of your Provider Agreement will prevail. We reserve the right to periodically update this Provider Manual.



# Clover Health Members

We believe that doctors care best for their patients when their time together is efficient and productive. This section outlines the benefits, rights, and responsibilities of Clover Health members, and shows you how to verify member eligibility.

## IDENTIFICATION OF CLOVER HEALTH MEMBERS AND ELIGIBILITY

You (or your office staff) are responsible for verifying the eligibility of each member before rendering non-emergency services or treatment. Clover Health issues identification cards that you can use to verify member eligibility. When a Clover Health member arrives in your office, you should confirm the member's eligibility by:

- Logging on to NaviNet at [navinet.navimedix.com](https://navinet.navimedix.com) (where applicable), selecting Clover Health, and entering the member ID from the Clover Health ID card.

Clover Health identification cards contain the following information:

- Member plan name
- Member first and last name
- Member ID
- Plan ID

A sample of the ID card can be found in the [Appendix](#).

Some Clover Health members have additional insurance coverage, like Medicaid. Clover Health members who have dual eligibility should present identification cards for each of their coverages, including any Medicaid benefits that might be administered by another payer. Additional coverage can pay for costs that are not covered by the Clover Health plan as long as all services and items are covered by each plan. Members should refer to the Evidence of Coverage documents for both their Clover Health plan and their other insurance to learn what's covered by each plan.

## COVERED SERVICES

Clover Health offers PPO plans in select counties of New Jersey, Texas, Georgia, Mississippi, Pennsylvania, South Carolina, Tennessee, Arizona, and Alabama and HMO plans in select counties of New Jersey and Texas.

Our PPO plans don't require a referral by a PCP to access care, but we anticipate that the providers our members trust for their primary care will help them understand how to access care within our network to maximize their plan benefits.

Our HMO plans also don't require a referral, but access to care is limited to providers who are in-network or contracted with Clover Health, except for services outlined in [Chapter 4](#) of the Medicare Managed Care Manual.

Clover Health members enjoy a comprehensive benefit package, including the primary, preventive, and specialty care necessary for good health. Covered services must be medically necessary and appropriate. We do not pay claims for services excluded from Original Medicare. You can learn more about Medicare excluded services [here](#). To obtain member benefit information:

### Online

- Log on to [cloverhealth.com/members/plan-documents/plan-details](https://cloverhealth.com/members/plan-documents/plan-details).
- Select the applicable ZIP code.
- Click **See plan details** and then select a plan you would like to obtain more information about.

A member who elects to receive medical care for services not included in the contract, or for services that are determined by Clover Health to not be medically necessary, will be responsible for payment. In those instances, direct the member to the EOC and document prior approval from the member for such out-of-pocket expenses, or [submit an organizational determination](#). All services can be subject to applicable member share-of-cost.

## COORDINATION OF BENEFITS (COB)

Coordination of benefits (COB) and services is intended to avoid duplication of benefits and at the same time preserve certain rights to coverage under all plans in which the member is covered. COB is an important part of Clover Health's overall objective of providing healthcare to members on a cost-effective basis. Clover Health members cannot be billed for covered services rendered except for any copays for which the member can be responsible. Clover Health members who have Medicaid with the QMB (Qualified Medicare Beneficiary) Program as other coverage are not responsible for cost-shares. Your contract with Clover Health requires you to accept Clover Health's payment as payment in full or you can bill the appropriate state Medicaid source for the balance.

### Definitions

**Primary plan:** Determines a member's health benefits without taking into consideration the existence of any other plan.

**Secondary plan:** Can pay the remaining costs after the primary plan has paid for services or items covered by both payers.

All Clover Health members must follow these procedures:

- All Clover Health members will be responsible for paying copays at the time of their office visit. If the member has additional coverage (like Medicaid), that coverage can reduce or eliminate the amount owed if the service rendered is billable to the other payer.
- If Clover Health is the secondary insurance, attach the explanation of benefits from the primary carrier and send the claim to Clover Health for consideration of the remaining balance.
- Under no circumstances can members be directly billed beyond the amount due for their cost-share.

### Coordination of benefits for Medicare Advantage members with Medicaid

Clover Health members who have limited income and resources can receive help paying out-of-pocket medical expenses from Medicaid. If a member is identified as having secondary insurance coverage through Medicaid, you should obtain a copy of the member's Medicaid card, and/or the card for the plan that administers the benefit to bill Medicaid after receiving the EOP from Clover Health.

No share of cost should be collected at the time of the visit from a member with Medicaid coverage. For further information, your office can contact Provider Services at **1-877-853-8019**. We're available 8 am–5:30 pm local time, Monday–Friday, to assist you. Or, you can contact the number listed on the member's Medicaid card.

## Coordination of benefits for Medicare Advantage members with multiple payer sources

If a member has coverage from more than one payer or source, we coordinate benefits with the other payer(s) in accordance with the provisions of the member's benefits. If you have knowledge of alternative primary payer(s), you must bill the other payer(s) with the primary liability based on such information prior to submitting claims for the same services to Clover Health.

You are also expected to provide us with relevant information you have collected from members regarding coordination of benefits and to bill payer(s) with the primary liability based on such information prior to submitting bills for the same services to Clover Health. To the extent permitted by law, if Clover Health is not the primary payer, your compensation by Clover Health will be the difference between the amount paid by the primary payer(s) and your applicable rate, less any applicable copays or coinsurance.

Because members accept Clover Health benefits by their participation in the COB program, they are legally responsible to adhere to the rules and regulations required of all Clover Health members, such as use of the PCP and/or prior approval for out-of-plan services.

Clover Health cannot deny a claim, in whole or in part, on the basis of "coordination of benefits," unless we have a reasonable basis to believe that the member has other insurance coverage that is primary for the claimed benefit. In addition, if we request information from the member regarding other coverage and do not receive the information within 45 days, we must adjudicate the claim. However, the claim cannot be denied on the basis of nonreceipt of information about other coverage.

## SUBROGATION

In the event that there is a third party responsible for the cause of a member's injury or illness, Clover Health reserves the right to recover benefits previously paid to a provider for related healthcare services. Recoveries can be pursued by Clover Health or its contracted vendors to the extent permitted under applicable law.

## EXTRA BENEFITS AND SERVICES

Most Clover Health plans offer the following supplemental benefits and extra services that are not covered by Original Medicare.

### Supplemental preventive dental

All Clover Health plans include coverage for preventive dental services (e.g., oral exams, cleanings, and x-rays). Most Clover Health plans include an allowance for comprehensive dental services (e.g., fillings, crowns, and dentures). We partner with [DentaQuest](#) to provide supplemental dental services. For more information please see the Evidence of Coverage, which can be found on [cloverhealth.com](https://www.cloverhealth.com).

### Dental claim submission

DentaQuest requires providers to submit claims on the member's behalf.

Dental claims can be sent to DentaQuest online, by fax, or by mail. Claims must be submitted on ADA-approved claim forms (2006 or newer).

- **Online:** [Click here for more information.](#)
- **Fax:** 1-262-834-3589
- **Mail:** Dental claims can be sent to the following address or the fax number above. Claims must be submitted on ADA-approved claim forms (2006 or newer):  
DentaQuest  
P.O. Box 2906  
Milwaukee, WI 53201-2906

Procedures normally offered by a physician in a hospital, and that involve the conditions listed below, are not covered through DentaQuest and should be billed under Part B. Refer to the [Claims and Billing section](#) of this manual for more information about Part B claim submission.

- Conditions involving the jaw or related structures
- Setting fractures of the jaw or facial bones
- Extraction of teeth to prepare the jaw for radiation treatments of neoplastic (cancer) disease and other related services

Dental care that is not covered includes routine dental care procedures that are performed after the underlying health condition has been treated, such as:

- Tooth removal due to facial injury from a car accident
- Any dental care related to the car accident that can arise at a later time
- Some dental-related hospitalizations; for example, we can cover treatment for a member who develops an infection after having a tooth extraction or requires observation during a dental procedure because of a health-threatening condition

**If you have questions or concerns, please call DentaQuest's Dental Provider Services at:**

- **Alabama:** 1-833-493-0504
- **Arizona:** 1-800-440-3408
- **Georgia:** 1-800-516-0124
- **Mississippi:** 1-800-235-6147
- **New Jersey:** 1-855-398-8409
- **Pennsylvania:** 1-855-343-7401
- **South Carolina:** 1-800-685-2371
- **Tennessee:** 1-888-554-5542
- **Texas:** 1-888-308-9345

Supplemental dental benefits are subject to the same [appeals process](#) as any other benefits.

## Supplemental vision

All Clover Health plans offer routine vision exams and eyewear through our partner [EyeQuest](#).

Supplemental vision benefits are subject to the same [appeals process](#) as any other benefits.

## Vision claim submission

Vision claims can be sent to [EyeQuest](#) electronically, by fax, or by mail.

- **Online:** [Click here for more information.](#)
- **Fax:** 1-888-696-9552
- **Mail:** Vision claims can be sent to the following address or faxed to the number above. Be sure to include a copy of the member's Clover Health ID:  
EyeQuest  
Attn: Vision Claims Processing  
P.O. Box 433  
Milwaukee, WI 53201-0433

**If you have questions or concerns, please call EyeQuest's Vision Provider Services at:**

- **Alabama:** 1-844-824-2014
- **Arizona:** 1-844-824-2014
- **Georgia:** 1-800-516-0124
- **Mississippi:** 1-800-235-6147
- **New Jersey:** 1-844-824-2014
- **Pennsylvania:** 1-844-824-2014
- **South Carolina:** 1-844-824-2014
- **Tennessee:** 1-844-824-2014
- **Texas:** 1-844-824-2014

## Supplemental hearing

All Clover Health plans include a routine hearing exam, as well as access to state-of-the-art hearing aids through [TruHearing](#). Supplemental hearing benefit includes:

- One routine hearing exam per year, \$0 copay
- Two TruHearing hearing aids, one per ear, per year:
  - **Advanced aid**, \$699 copay for each hearing aid, or
  - **Premium aid**, \$999 copay for each hearing aid

TruHearing hearing aid purchase includes:

- Three TruHearing provider visits for evaluation and fitting within the first year of the hearing aid purchase
- 45-day trial period and 3-year extended warranty
- 80 batteries per aid (for non-rechargeable hearing aid models)
- 3-year warranty for repairs
- 3-year replacement warranty for loss or irreparable damage (manufacturer and reprogramming fees may apply)

If you have questions or concerns, please call TruHearing Provider Relations at **1-866-581-9462**.

To use the TruHearing benefit, members must call TruHearing at **1-855-205-5570**.

## **Gym/fitness**

Each Clover Health member will receive one [SilverSneakers®](#) membership at a participating fitness center.

Members who misplaced their SilverSneakers ID card can request a new card by calling SilverSneakers Customer Service at **1-888-502-0836**, Monday–Friday, from 8 am to 8 pm EST.

## **Over-the-Counter (OTC) and Grocery Plus**

Clover is committed to improving health equity for all Medicare eligibles in the areas we serve. We have become aware of the role food insecurity plays in the overall health of our members.

That's why, for 2022, most of our plans offer members a combined grocery/OTC allowance through Solutran/Healthy Benefits Plus. Members with both benefits have the option to use their quarterly allowance to purchase OTC items and/or healthy groceries at retail locations or through home delivery. There is also a prepared meal delivery option through Mom's Meals.

Eligible members can access these benefits using their LiveHealthy OTC card and account number. The allowance is renewed at the beginning of each quarter of the calendar year (January 1st, April 1st, July 1st, and October 1st). Any unused amount is not carried over to the following quarter.

### **Members can shop three ways:**

- **Online:** [HealthyBenefitsPlus.com/CloverHealthOTC](https://HealthyBenefitsPlus.com/CloverHealthOTC).
- **By phone:** **1-844-529-5869 (TTY 711)** 8 am–8 pm local time, 7 days a week, October to March, and Monday through Friday, April to September.
- **In store at participating retailers:** CVS, Walgreens, and Walmart

### **Note:**

- Members must have one or more qualifying health conditions to be eligible for Grocery Plus. Please see [cloverhealth.com/grocery-plus](https://cloverhealth.com/grocery-plus) for a list of common qualifying conditions.
- Grocery Plus is not available for members in NJ plans H5141-032 and H5141-042. Neither OTC nor Grocery Plus is available in NJ plan H5141-055.

## Participating Grocery/OTC Retail Locations

	AL	AZ	GA/SC	MS	NJ	PA	TN	TX
Acme					✓	✓		
Albertsons		✓						
CVS	✓	✓	✓	✓	✓	✓	✓	✓
Duane Reade					✓			
Food Lion			✓				✓	
Fry's		✓						
Giant						✓		
Kroger	✓		✓	✓			✓	
Safeway		✓						
Stop & Shop					✓			
Walgreens	✓	✓	✓	✓	✓	✓	✓	✓
Walmart	✓	✓	✓	✓	✓	✓	✓	✓

## Telehealth

Clover has partnered with Teladoc to provide alternative services for common health issues, such as sinus problems, respiratory infections, allergies, urinary tract infections, pink eye, common cold and flu symptoms, and many other non-emergency illnesses. In addition to general medical services, Teladoc offers behavioral health services to our members. Members can communicate with a doctor via phone, web, or mobile app 24 hours a day, 7 days a week, 365 days a year, for a \$0 copay.

Teladoc is not intended to replace the care of a primary care doctor or provide an ongoing relationship between the member and one of their doctors. All Teladoc doctors are board certified and state licensed, and go through rigorous training and credentialing.

## Transportation

Some Clover Health plans cover one-way non-emergent trips within the plan service area to any health-related location. Each one-way trip must not exceed 50 miles. Members must contact Clover Member Services at **1-888-778-1478** to arrange a ride. Arrangements should be made at least 24 hours in advance.

## MEMBERS' RIGHTS AND RESPONSIBILITIES

We ensure the following rights and responsibilities for our members.

### Members' rights

- Protection and privacy of personal health information
- Timely access to covered services and drugs



- Clear, simple presentation of health-related information
- Fair and respectful treatment
- Opportunity to make complaints and ask that we reconsider decisions we have made
- Opportunity to make their own decisions about their care
- Opportunity to ask for reconsideration about claims payment
- To be provided with information about the plan, its network of providers, and covered services

## Members' responsibilities

- Familiarity with covered services and the rules required to receive them
- Full disclosure of plans enrolled in, and of changes in health status, geography, and other pertinent health-related personal information
- Full and/or timely payments toward any and all amounts owed
- Understanding of their health problems and participation in developing treatment goals mutually agreed upon with their healthcare providers

Members can contact Member Services for help or with questions or concerns. For additional details on members' rights and responsibilities, refer to the Clover Health [Evidence of Coverage](#) booklet or call Member Services at **1-888-778-1478 (TTY 711)**. We're available 8 am–8 pm local time, 7 days a week. From April 1st through September 30th, alternate technologies (for example, voicemail) will be used on the weekends and holidays.

## MEMBERS' PRIVACY RIGHTS

The protection and security of our members' personal information is one of our top priorities at Clover Health. Our Notice of Privacy Practices describes how medical information about our members may be used and disclosed and how our members can get access to relevant information including copies of their health information and an accounting of disclosures. A copy of our [Notice of Privacy Practices](#) can be found on our website..

## CULTURAL COMPETENCY

To help integrate cultures of diverse backgrounds within Clover Health and across the organizations we partner with, we follow Culturally and Linguistically Appropriate Service (CLAS) standards—a collective set of linguistic services, mandates, guidelines, and recommendations issued by the United States Department of Health and Human Services Office of Minority Health.

Healthcare professionals must provide information regarding treatment options in a culturally-competent manner, including the option of no treatment. Healthcare professionals must ensure that enrollees with disabilities have effective communications with participants throughout the health system in making decisions regarding treatment options (Chapter 6 of the MMCM, Section 40).

Learn more at [thinkculturalhealth.hhs.gov](https://thinkculturalhealth.hhs.gov).

## ADVANCE DIRECTIVES

In the event that a member becomes incapacitated and/or unable to communicate their needs, we follow the instructions as outlined in the member's advance directive, if the member has one in place. Examples of an advance directive include a living will, durable power of attorney for healthcare, healthcare proxy, or do-not-resuscitate (DNR) request.

In accordance with advance directive guidelines, we look to you to assist your patients in developing advance directives. We recommend that you discuss advance directives with your patients (as appropriate) and file a copy of any advance directive document in the medical record. Each medical record that contains an advance directive should clearly indicate that such document is included.

You can find more information on advance directives on your state department of health website:

**Alabama:** [alabamapublichealth.gov/cancer/assets/advdirective.pdf](http://alabamapublichealth.gov/cancer/assets/advdirective.pdf)

**Arizona:** [azag.gov/seniors/life-care-planning](http://azag.gov/seniors/life-care-planning)

**Georgia:** [aging.georgia.gov](http://aging.georgia.gov)

**Mississippi:** [msdh.ms.gov/msdhsite/\\_static/42,0,241.html](http://msdh.ms.gov/msdhsite/_static/42,0,241.html)

**New Jersey:** [nj.gov/health/advancedirective](http://nj.gov/health/advancedirective)

**Pennsylvania:** [aging.pa.gov/aging-services/caregiver-support/Pages/Caregivers-of-Adults.aspx](http://aging.pa.gov/aging-services/caregiver-support/Pages/Caregivers-of-Adults.aspx)

**South Carolina:** [aging.sc.gov/](http://aging.sc.gov/)

**Tennessee:** [tn.gov/aging.html](http://tn.gov/aging.html)

**Texas:** [hhs.texas.gov/laws-regulations/forms/advance-directives](http://hhs.texas.gov/laws-regulations/forms/advance-directives)

# Provider Responsibilities

Clear and transparent communication is integral to the success of our partnership. We will strive to explicitly articulate our provider expectations and share how we can be a valuable resource for you.

## STANDARDS OF PARTICIPATION

It is important to keep your provider data up to date to ensure accurate claims payment and proper representation in our provider directories. Please let us know if any of the following information about your practice changes:

- Office or billing address information, including telephone number
- Billing information, including National Provider Identifier(s) and Taxpayer Identification Number
- Group affiliation
- Clover Health participation status
- Medicare participation status
- Sanction information

### Acceptance of new patients

If you decide not to accept additional Clover Health members, please give us 60 days notice. Please send notification to [providers@cloverhealth.com](mailto:providers@cloverhealth.com).

### Hospital Privileges

Clover Health reserves the right to require admission privileges with its in-network providers. If you or any of your practice providers lose privileges at any hospital, please notify us no later than 10 business days following the date of the termination of privilege.

### Updating Your Information

To submit practice changes, go to [cloverhealth.com/providers/provider-tools](https://cloverhealth.com/providers/provider-tools), **Provider Support** section and select **Update practice information** to review the information and documentation required for each type of change.

- Email required documentation to [providers@cloverhealth.com](mailto:providers@cloverhealth.com).
- You can also fax the documentation to **1-866-201-3008** or mail it to:  
Clover Health  
Attn: Provider Data  
P.O. Box 471  
Jersey City, NJ 07303

## APPOINTMENTS AND ACCESS STANDARDS

We are dedicated to arranging quality access to care for our members. To help with this process, we ask that you and your office staff adhere to the following recommendations:

- **Telephone coverage after hours:** An answering service or a telephone recording that directs a member to call another telephone number or 911 in the event of an urgent or emergent situation.

- **Telephone access during normal business hours:** Immediate responses to any urgent or emergency health events, within 4 hours for non-urgent calls, and within 1–2 business days for routine calls.
- **Covering provider:** When you are on extended leave (vacation, illness, etc.) you must arrange with another participating primary care provider or specialist to provide accessible 24-hour coverage. Coverage must extend beyond 911, except in the event of an emergency or urgent situation.
- **Appointments:** You must make every effort to see a member within the following time frames:
  - **Emergent:** Immediately; member should be directed to call 911 in the event of an emergency or go to the emergency room for treatment
  - **Urgent:** Within 24 hours
  - **Routine/Symptomatic:** Within 7 days
  - **Wellness/Nonsymptomatic:** Within 30 days
- **Office waiting time:** Should not exceed 15 minutes from the time of the scheduled appointment.
- **Minimum office hours:** You must practice for a minimum of 16 hours a week and must promptly notify Health Plan of changes in your office hours and locations as soon as this information becomes available, but no later than 3 business days after the change takes effect. The minimum office hour requirement can be reduced under certain circumstances for good cause, with Health Plan's prior written approval.
- **Accessibility:** You are expected to meet the federal and state accessibility standards and those defined in the Americans with Disabilities Act of 1990. Healthcare services provided through Clover Health must be accessible to all members.

Clover Health tracks and evaluates issues relating to waiting times for appointments, appropriateness of referrals, and other indications of capacity.

## MEMBER REFERRALS

In the event that you are responsible for providing or arranging for a covered service, you agree to direct the member to an appropriate participating provider in Clover's network. You may direct a member to a non-participating provider only where:

- (a) no participating provider is reasonably available to perform the necessary services;
- (b) when member requires emergency services and directing such member to a non-participating provider would expedite diagnosis or treatment;
- (c) Clover Health and provider mutually agree that the member may be referred to a non-participating provider; or
- (d) if referral to a non-participating provider is reasonably determined by provider to be in the best interest of the member.

Refer to your specific **Provider Agreement** for additional details.

## ACCESS TO MEDICAL RECORDS

Clinical documentation of disease burden is central to collaborative management and is the cornerstone to care. As needed, Clover Health will request medical records to ensure an accurate representation of patients' clinical disease and needs. Medical records can also be requested for audits, quality assurance purposes, as well as to ensure proper billing and claims payment practices. Unless otherwise specified in your Provider Agreement, medical records shall be provided at no cost.

## MEDICAL RECORD STANDARDS

We believe that updated, complete documentation is an essential component to the delivery of quality medical care and collaboration. We reserve the following rights to ensure our member profiles are comprehensive.

### Access and confidentiality

We reserve the right to inspect (at reasonable times) any and all records, specifically any medical records you maintain pertaining to members. This includes, but is not limited to, assessing quality of care, collecting data for Healthcare Effectiveness Data and Information Set (HEDIS®) reporting, collecting data for risk adjustment reporting, coordinating medical care evaluations and audits, determining on a concurrent basis the medical necessity and appropriateness of any care being provided, and ensuring proper billing and claims payment.

Federal and state regulatory bodies can determine other purposes for having access to members' medical records.

For information on member rights as they relate to the above, refer to the Members' Privacy Rights section of this Provider Manual.

### Medical record documentation

- Medical information must be legible and follow a logical and consistent format, with page numbers indicated (e.g., "Page 1 of 2") if an encounter spans multiple pages.
- Please fill out the correct form and submit it with a copy of the letter you received.
- Medical records must be submitted within the timeframes outlined in the medical record request.
- The record must contain complete encounter information for each encounter in the chart.

This includes:

- Member's full name and date of birth
- Provider's full name and title
- Facility name
- Date(s) of service
- Documentation of all services provided by the physician as well as other nonphysician services (e.g., physical therapy, diagnostic or laboratory services, home healthcare)

- The record must indicate:
  - All illnesses and medical conditions
  - Medications list
  - Consultations/referrals
  - Present issue
  - Treatment plan
  - Follow-up plan
  - Preventive screenings and health education offered
  - Documentation on advance directives
- Information should be stored within a secure folder in a safe place.
- No record should be altered, falsified, or destroyed. If a correction is introduced, the individual correcting the record should draw a single line through the item to be corrected, and date and initial the correction.
- All telephone messages and consult discussions must be clearly identified and recorded.
- The medical record system should provide a mechanism to ensure member confidentiality.

## Electronic medical record integrations

Clover Health partners directly with electronic medical record (EMR) and integration vendors to automate the transmission of member charts via a secure and HIPAA-compliant connection.

Integrations automate the transmission of member charts to Clover Health without any additional effort or disruption to your practice. Clover Health does not have access to patient data for non-Clover Health members as a result of this integration. Benefits of participating in a Clover Health EMR integration include:

- Enhanced care coordination with Clover Health through incorporation of EMR data into Clover Health's advanced analytics platform
- Giving time back to your office staff that would have otherwise been spent responding to traditional medical record requests
- Reduced waste and environmental impact of printing charts, made possible through a paperless medical record retrieval
- Automated identification and transmission of member charts to Clover Health

Although we encourage participating providers to use EMR to help streamline your administrative processes, help protect your patients' information, and result in faster processing, Clover Health will also accept paper chart submissions and can occasionally request a paper chart to verify the accuracy of EMR data.

## NON-ADHERENT CLOVER HEALTH MEMBERS

We recognize that you may need help in managing non-adherent members. If you have an issue with a member regarding behavior or treatment cooperation and/or completion, or if you have a member who cancels or does not appear for necessary appointments and fails to reschedule, even after follow-up attempts by you and/or your office, contact Provider Services at 1-877-853-8019. We're available 8 am–5:30 pm ET, Monday–Friday, to assist you.

## MEDICARE RISK ADJUSTMENT PROCESS

We understand that meeting members' medical needs is the first step to improving their health. Accurately defining members' risk levels allows us to better meet patients' needs and manage their care. In light of this, we use standard Centers for Medicare & Medicaid Services (CMS) Medicare guidelines to measure our members' health relative to their peers using a risk adjustment model that considers their demographic and diagnoses. We then use these measures to assess healthcare utilization needs and cost, allowing both you and payers to organize around these needs.

## PROVIDER DATA COLLECTION

### Initial roster and facility data collection

Clover Health requires a fully complete and up-to-date practitioner or facility roster in order to load practitioners, groups, and facilities into our internal systems and provider directory. Inaccurate provider data may result in incorrect claims payment and incorrect representation in our provider directories.

### Directory validation

Clover Health may conduct outreach to every provider in our provider directory to validate demographic and contact information. Outreach is performed on a regular basis by email or by phone.

For health systems and large groups, Clover Health will request the organization's provider roster by email or phone on a quarterly basis. The organization is responsible for the accuracy of the information sent to Clover Health and any inaccurate data discovered by Clover Health will be quickly communicated back to the provider for verification.

Additions, changes, and terminations should be reported to Clover Health promptly so internal systems and the provider directory remain current.

### Updating practice information

You can submit updates to Clover Health in the following ways:

- Go to [cloverhealth.com/providers/provider-tools](https://cloverhealth.com/providers/provider-tools) and select Update your information in the Provider support section to submit an update request.
- Email [providers@cloverhealth.com](mailto:providers@cloverhealth.com) – To include attachments, please send requests via email.



If you have questions or require assistance, contact Provider Services at 1-877-853-8019. We're available to assist you 8 am–5:30 pm ET, Monday–Friday.

## CAQH Profile

To help ensure accurate provider directory information, it is important to keep your CAQH profile up to date. While you are required to re-attest every 120 days, it is a good idea to review and attest your data on a monthly basis. Follow these steps to update and re-attest to your information:

- Log in to CAQH ProView.
- Correct any outdated information, and complete other incomplete questions applicable to your provider type.
- Confirm there are no errors on your profile and attest to its accuracy.
- Review the document section and upload any documents that have expired.

If you have questions, please review the materials provided on the CAQH ProView for Providers and Practice Managers page at [caqh.org/solutions/caqh-proview-providers-and-practice-managers](https://caqh.org/solutions/caqh-proview-providers-and-practice-managers).

Additionally, you may contact the CAQH ProView Help Desk for assistance:

- Log in to CAQH ProView and click the Chat icon at the top of the page or call 1-888-599-1771.
- Please have your CAQH ProView Provider ID readily available.

## COMPLIANCE WITH FEDERAL LAWS AND NONDISCRIMINATION

The Code of Federal Regulations (42 CFR 422.504) requires that Medicare Advantage Organizations have oversight for contractors, subcontractors, and other entities. The intent of these regulations is to ensure services provided by these parties meet contractual obligations, laws, regulations, and CMS instructions. Clover Health is held responsible for the compliance of its providers and subcontractors with all contractual, legal, regulatory, and operational obligations.

The contracted provider represents and warrants to Clover that he or she will not discriminate based on race, ethnicity, national origin, color, religion, sex, gender, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, HIV status, source of payment, veteran status, plan membership, or geographic location. Payments received by contracted providers from Medicare Advantage plans for services rendered to plan members include federal funds; therefore you, as a contracted provider, are subject to all laws applicable to recipients of federal funds, including but not limited to: Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, and all other laws that apply to organizations that receive federal funding. In addition, as a contracted provider, you must not discriminate against our members based on their payment status, specifically if they receive assistance from a state Medicaid program.

## Treatment of Immediate Relatives or Members of the Household

Clover Health follows the exclusion of payment guidance for charges imposed by immediate relatives of the provider or members of the provider's household as outlined within Chapter 16, Section 130 of the Medicare Benefit Policy Manual. The intent of this exclusion is to bar Medicare payment for items and services that would ordinarily be furnished gratuitously because of the relationship of the beneficiary to the person imposing the charge. Per this section, providers will not be reimbursed for items and services provided to those who are immediate relatives or those who share the same household.

### Immediate relatives:

- Spouse
- Biological or adoptive parent or child
- Sibling
- Stepparent, stepchild, stepbrother, or stepsister
- Father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, or sister-in-law
- Grandparent or grandchild
- Spouse of grandparent or grandchild

### Members of household:

- These are persons sharing a common abode with the patient as a part of a single family unit, including those related by blood, marriage or adoption, domestic employees and others who live together as part of a single family unit. A mere roomer or boarder is not included.

# Claims and Billing

We know that you prefer to spend your time with patients, so we do what we can to make it easier to manage billing and paperwork. This section describes our claims process, and how we can work together to ensure you're paid accurately and on time.

## CLAIM SUBMISSION

### Electronic submission

We encourage participating providers to use electronic claim submissions whenever possible. Doing so can help streamline your administrative processes, help protect your patients' information, and result in faster claim processing and payment. Clover Health supports electronic submission via the HIPAA transaction set (837P and 837I) and upholds Medicare guidance requiring electronic claim submission as defined by the American Simplification Compliance Act.

You should submit claims via **Change Healthcare** with Clover Health's Payer ID #13285.

### Paper submission

Clover Health also accepts the [CMS-1500](#) and the [CMS-1450](#) paper claim forms.

Paper claims must be submitted to:

Clover Health Insurance  
P.O. Box 981704  
El Paso, TX 79998-1637

### Timely filing of claims

You should refer to your Provider Agreement for filing guidelines and documentation requirements. Unless otherwise specified in your Provider Agreement, Clover Health's standard timely filing limit is 90 days from the claim date of service for in-network providers. As set forth in your Provider Agreement, you cannot bill members for services submitted beyond the timely filing limit. Corrected claims must also be submitted within 90 days from the date of the Clover Health provider EOP, unless otherwise specified in your Provider Agreement.

### Claims processing

We use a combination of guidelines established by CMS and internal claims processing policies to assist in determining proper coding. These guidelines and policies dictate claims edits, adjustments to payment, and/or a request for review of medical records that relate to the claim.

You can refer to one of the following CMS guidance documents on electronic and paper claim submissions:

[Medicare Billing: 837P and Form CMS-1500](#)

[Medicare Billing: 837I and Form CMS-1450](#)

You can check the status of claims you've submitted:

## Online

Log on to NaviNet at [navinet.navimedix.com](https://navinet.navimedix.com); or Provider Portal under the provider claims tools at [cloverhealth.com/providers/provider-tools](https://cloverhealth.com/providers/provider-tools).

## Clean claims

Clover Health uses the **CMS Medicare Advantage definition of a clean claim**, which consists of a properly completed claim that can be processed as soon as it is received.

Clean claims include:

- Complete coding
- Provider information
- Itemization
- Date of service
- Billed amounts
- Substantiating documentation needed to meet the requirements of an encounter with a member

Failure to submit a clean claim can result in a delay of payment and/or rejection of a claim. Common types of errors include incomplete fields, invalid codes, lack of supporting medical records, provider data mismatches, and use of the wrong claim form(s).

## Timely processing of claims

Clover Health is required to uphold standard claims timeliness guidelines, which either are stipulated in your Provider Agreement or follow **CMS timeliness requirements**.

Refer to the **CMS guidelines** for more information.

## Claims payment

You will be reimbursed according to the compensation provisions of the Compensation Schedule included in your Provider Agreement.

## Sequestration

At Clover Health, we use the same sequestration reductions as those imposed by the Centers for Medicare & Medicaid Services (CMS). All providers are reimbursed using a fee schedule based on the Medicare payment system, percentage of Medicare Advantage premium or Medicare-allowed amount (e.g., resource-based relative value scale [RBRVS], diagnosis-related group [DRG], etc.) and will have the 2% sequestration reduction applied the same way it would be applied by CMS. This reduction applies to all Medicare Advantage plans.

The amount of the sequestration reduction for each affected claim will be identified as “Sequestration” on the Remittance Advice document that providers will receive from Clover Health.

## **Claim corrections**

We will deny a claim if it is determined to be incorrect or incomplete due to missing or invalid information. In this event, you can resubmit a corrected claim within the timely filing period. Unless otherwise specified in your Provider Agreement, Clover Health’s standard timely filing limit is 90 days from the claim date of service for in-network providers. As set forth in your Provider Agreement, you cannot bill members for services submitted beyond the timely filing limit. As stated above, corrected claims must be submitted within 90 days from the date of the Clover Health provider EOP, unless otherwise specified in your Provider Agreement.

You should submit claim corrections via Change Healthcare with Clover Health’s Payer ID #13285.

Paper claim corrections must be submitted to:

Clover Health Insurance  
P.O. Box 981704  
El Paso, TX 79998-1637

## **Correcting or Voiding Electronic Claims**

- **Professional claims (837P):** Enter Frequency Code 7 for corrections, or Frequency code 8 to void, in Loop 2300 Segment CLM05-3. Enter the original claim number on the 2300 loop in the REF\*F8\*.
- **Institutional claims (837I):** Submit with the last character of the Type of Bill as 7, to indicate Frequency Code 7 for corrections, or Type of Bill as 8, to indicate Frequency Code 8 to void.

## **Correcting or Voiding Paper Claims**

- **Professional claims CMS-1500:** Stamp “Corrected Billing” on the CMS 1500 form. Complete box 22 when resubmitting a claim. Enter the appropriate bill frequency code left-justified on the left-hand side of the field:
  - 6 - Corrected Claim
  - 7 - Replacement of prior claim
  - 8 - Void/Cancel prior claim
- **Institutional claims UB-04:** Submit with the last digit of 7 in the Type of Bill for corrections, or last digit of 8 for void claims.

Corrected claims should be submitted with all line items completed for that specific claim, and should not be filed with just the line items that need to be corrected. Please share this information with your practice management software vendor, as well as your billing service or clearinghouse, if applicable.

The following CMS guidance can help you to determine what information to include on claim submissions:

- [Physician and nonphysician practitioner services](#)
- [National Correct Coding Initiative](#)
- [CMS Fee Schedule Administration and Coding Requirements](#)
- [Medicare Administrative Contract \(MAC\)—Jurisdiction H \(Texas\)](#)
- [Medicare Administrative Contract \(MAC\)—Jurisdiction L \(New Jersey\)](#)
- [Physician Fee Schedule \(Georgia\)](#)
- [CMS Transmittals](#)
- [DME Fee Schedule—Jurisdiction A \(New Jersey\)](#)
- [DME Fee Schedule \(Texas\)](#)
- [Items and Services Not Covered Under Medicare](#)

## PROGRAM INTEGRITY

Accurate payment is important to us at Clover Health. We strive to ensure that the care you provide to our members is effectively administered and fairly paid—by the responsible party, for eligible members, according to contractual terms, not in error or duplicate, and free of wasteful or abusive practices. To ensure that claims payments are issued in accordance with CMS guidelines, the integrity of our payment programs is overseen by dedicated staff and can include the use of contracted vendors. All claims can be subject to prospective, concurrent, or retrospective review for both billing and payment accuracy.

### Readmissions Review Program

Clover Health reviews the following as part of the Readmissions Review Program:

- Same-day readmission for a related condition
- Same-day readmission for an unrelated condition
- Planned readmission/leave of absence
- Unplanned readmission less than 30 days after the prior discharge

If a patient is readmitted to a facility on the same day as a prior discharge for the same or a related condition, CMS and Clover Health require the facility to combine the two admissions on one claim. Clover Health will deny both the initial and subsequent admissions for payment as separate DRGs. The facility must submit both admissions combined on a single claim to receive reimbursement. For a same-day readmission to qualify for separate reimbursement, the medical record must support that the conditions are clinically unrelated. Consistent with CMS billing requirements, if a patient is readmitted during the same day for an unrelated condition, two properly coded claims must be submitted to Clover Health.

If a patient is readmitted to a facility as part of a planned readmission or leave of absence, the admissions are not considered two separate admissions. Clover Health requires the facility to submit one claim and receive one combined DRG payment for both admissions because they are for the treatment of the same episode.

Reimbursement for readmissions may be denied (see [Medicare QIO Manual](#), Chapter 4, Section 4240) if the readmission:

- Was medically unnecessary
- Resulted from a premature discharge from the same hospital
- Was a result of circumvention of the PPS by the same hospital

For a complete description of the program, visit [cloverhealth.com/providers](https://cloverhealth.com/providers).

## Overpayment recovery

We abide by [CMS guidelines for overpayment recoupments](#), including: provider notification, opportunity for rebuttal, and the possibility of automatic recoupments from future claims payments. Clover Health can reopen and revise its initial determination or redetermination on a claim on its own motion:

- Within 1 year from the date of the initial determination or redetermination for any reason; or
- Within 4 years from the date of the initial determination or redetermination for good cause as defined in CMS Medicare Handbook §10.11; or
- At any time if:
  - There exists reliable evidence that the initial determination was procured by fraud or similar fault as defined in the Code of Federal Regulations (42 CFR §405.902); or
  - The initial determination is unfavorable, in whole or in part, to the party thereto, but only for the purpose of correcting a clerical error on which that determination was based. Third party payer error does not constitute clerical error or similar fault as defined in the [Code of Federal Regulation \(42 CFR§ 405.986\)](#).

We will provide written documentation that identifies affected claims and justifies the reimbursement request. Overpayments can stem from coding edits, improper coordination of benefits, technical denials, and medical necessity review among other reasoning outlined by applicable law. Clover Health will not, however, base a reimbursement request for a particular claim on extrapolation of other claims, except where applicable law permits, including any of the following circumstances:

- In judicial or quasi-judicial proceedings, including arbitration
- In administrative proceedings
- Where relevant records you were required to maintain have been improperly altered or reconstructed, a material number of the relevant records are otherwise unavailable
- Where there is clear evidence of fraud by you, and Clover Health has investigated the claim in accordance with its fraud prevention plan

Clover Health can collect a monetary penalty against a reimbursement request including, but not limited to, an interest charge.



Except as expressly otherwise stated in the Provider Agreement, Clover Health attempts to collect overpayments according to the following guidelines:

- Clover Health generally initiates recoupments 41 days after the date of our refund request letter if no refund check or written dispute is received.
- If you submit a written dispute to us, we will not initiate recoupment activity (or will cease recoupment activity) to the extent administratively feasible while the dispute is under review.
- If we uphold our original determination, we will provide written notification. We will also retain any recoupments already processed and/or proceed with recoupments previously put on hold.
- If we overturn our original determination, we will provide written notification. We will also repay any recoupments already processed and/or remove claims from the recoupment process.

When refunding an overpayment by check, be sure to include all appropriate information to help us identify the overpaid claim:

- Member name and Clover Health ID
- Date of service
- Billed and paid amounts
- Provider remittance advice that you received for the claim and/or the refund request letter you received from Clover Health or one of our contracted vendors

Overpayment refund checks can be sent to:

**Clover Health**  
**Attn: Payment Integrity**  
P.O. Box 2045  
Jersey City, NJ 07303

If we determine upon investigation that our overpayment was a result of fraud you have committed, we will report the fraud to the appropriate state and federal regulators as required by law. We can then take action to collect an overpayment by assessing it against payment of any future claim submitted by you.

If you have any questions about Overpayment Recoveries, please contact Provider Services at 1-877-853-8019, available 8 am–5:30 pm local time, Monday–Friday, to assist you.

# Fraud, Waste, and Abuse

We trust that our providers will work ethically to deliver the highest-quality medical care and abide by the proper administrative guidelines. In the rare event that a provider compromises this integrity, we support the laws put in place to combat fraud, waste, and abuse.

## CLOVER HEALTH'S FRAUD, WASTE, AND ABUSE OBLIGATIONS

As a partner of CMS, we are obligated to monitor for signs of fraud, waste, and abuse; and to ensure well-managed care through a payment integrity review both before and after payment is issued. Furthermore, Clover Health has a fiduciary responsibility to its members to ensure the appropriate disbursement of plan dollars.

Clover Health's Special Investigations Unit aims to prevent, detect, and correct instances of fraud, waste, and abuse. The Special Investigations Unit will investigate and resolve suspicious behavior and material misrepresentations to ensure reimbursements are appropriate.

## DEFINITIONS

### Fraud

Fraud is knowingly and willfully executing, or attempting to execute, a scheme or artifice to defraud a healthcare benefit program or to obtain, by false or fraudulent pretenses, representations, or promises, any of the money or property owned by, or under the custody or control of, any healthcare benefit program.

### Waste

Waste includes practices that directly or indirectly result in unnecessary costs to a healthcare benefit program, such as overusing services.

### Abuse

Abuse includes actions that are inconsistent with accepted sound, medical, business, or fiscal services, such as billing separately for services that should be bundled under one code.

### Material Misrepresentation

A misrepresentation on a claim or member record occurs when the claim or documentation does not accurately reflect the services performed or the necessity/appropriateness for the services to be performed. A misrepresentation is material when the claim or documentation results in a payment that would not have otherwise occurred.

## PROGRAM EXPECTATIONS

A successful fraud, waste, and abuse prevention plan requires a partnership between Clover Health and providers. Providers, facilities, and suppliers are expected to implement compliance measures to minimize risk to beneficiaries and Clover Health.

Clover Health expects that providers, facilities, and suppliers will implement controls to ensure:

- All services are accurately and completely documented in the patient's medical record.
- Records are legible, signed, and dated and accurately identify the rendering and referring provider.
- Prescriptions are not false or misrepresentative.

- Coding and billing is accurate and true; that services are not unbundled, upcoded, medically unnecessary, duplicative or false.
- All applicable laws and regulations are adhered to.
- Records are retained in a safe, secure manner and available upon request.

## STATE AND FEDERAL LAWS

Clover Health recognizes the importance of preventing, detecting, and investigating fraud, waste, and abuse (FWA), and is committed to protecting and preserving the integrity and availability of healthcare resources for members. Clover Health must ensure that First Tier, Downstream, or Related Entities (FDR) receive general compliance training, as well as fraud, waste, and abuse training.

There are numerous federal and state fraud, waste, and abuse laws that attach to the provision of healthcare services. Violations of federal and/or state law can result in nonpayment of claims, civil monetary penalties, exclusion from federal healthcare program, criminal liability, etc.

## REVIEW PROCESS

If a claim, provider, or facility is identified as a behavioral outlier, further investigation into the possible fraud, waste, abuse, or misrepresentation is conducted by Clover Health. The investigation into possible inappropriate billing will usually include a review of the related medical records. An investigation may also include patient or provider interviews and on-site reviews. The provider will be notified of the findings at the completion of the review and provided an opportunity to respond to the findings. The SIU will provide education to providers on appropriate coding, billing, and policy adherence. Should fraud, waste, abuse, or a material misrepresentation be identified, Clover will collect any associated overpayments and make any needed referrals to the appropriate law enforcement agency.

These claim types, providers, or facilities can be placed under prepayment review and be subject to one or more clinical utilization management guidelines. The impacted providers and/or facilities are notified of a request for additional clinical information in support of the medical necessity of services billed and coded on the identified claims in prepayment review.

## REPORTING FRAUD, WASTE, ABUSE, AND MISREPRESENTATIONS

If you think you are in a problematic relationship or have been following billing practices and you realize you were wrong:

1. Immediately cease filing the problematic bills.
2. Seek knowledgeable legal counsel.
3. Determine what money you collected in error and report and return overpayments.
4. Undo the problematic association by taking all steps to free yourself.

5. Consider using the OIG or CMS self-disclosure protocols.

To report suspicious activity, contact:

**OIG Fraud Hotline:**  
**1-800-HHS-TIPS (1-800-447-8477)**  
**TTY 1-800-377-4950**  
**[oig.hhs.gov/fraud/report-fraud](https://oig.hhs.gov/fraud/report-fraud)**

You can also report suspicious activity by calling Clover Health's Compliance and Ethics Hotline at **1-877-284-6962** or by email at **[compliance@cloverhealth.com](mailto:compliance@cloverhealth.com)**.

## **Compliance training**

CMS requires Medicare Advantage (MA) organizations and Part D plan sponsors, including Clover Health, to annually communicate specific compliance requirements, and FWA requirements to their “first tier, downstream, and related entities” (FDRs), which include contracted physicians, healthcare professionals, facilities, and ancillary providers, as well as delegates, contractors, and related parties. This training may be completed by accessing the General Compliance Training available on the CMS Medicare Learning Network® at **[cms.gov](https://cms.gov)**. You can download this training material and add information specific to your organization but you cannot alter the CMS training material. This training must be completed annually. You must retain a record (e.g., training materials, sign-in sheets of the completed training, etc.) for 10 years.

## **Medical records**

Medical records access is central to our assessment of payment integrity and the evaluation of medical necessity. In the processing of claims, if more clinical data is required, our team or a trusted third-party requests medical records and pends the processing of the claim until the records are received and evaluated. Providers are required to respond to all medical record requests in a timely manner and provide the requested records.

## **Cloning and copying forward**

Providers, facilities, and suppliers must ensure that patient files are accurate and unique to the member. Cloning, copy and paste, copy forward, carry forward, etc. are techniques that create inaccuracies in the patient file. Clover Health prohibits these practices as they create the potential for inaccurate coding, medical errors, and a false description of the service/visit provided.

## **Clean claim**

Records should be considered “clean” upon claim submission, meaning that all of the information needed to support the claim to reimbursement exists in the provider's file for the patient at the time of claim creation. Providers, facilities, and suppliers are strictly prohibited from altering medical records. If a record needs amending, the original documentation should be maintained with clear documentation of the amendment,

correction, etc., along with all changes, corrections, etc. that are part of the amendment.

## MEMBER COST-SHARE

As a provider, you play a critical role in our network and in the provision of healthcare services to our members. In accordance with CMS regulations and as included in your Provider Agreement, you can only bill or collect payments for applicable copays, coinsurance, or deductibles. You cannot bill members directly or request additional payment from our members beyond the cost-share stipulated in the member's plan for covered services rendered.

Clover Health encourages you to collect all applicable copays at the time services are rendered but to defer the collection of coinsurance and outstanding deductibles until Clover Health has processed the claim and an explanation of payment (EOP) has been received. The primary care physician and emergency room copays are printed on the member's Clover Health ID card; alternatively, all member copays can be obtained:

### Online

Log on to [NaviNet](#).

### Phone

Call Provider Services at **1-877-853-8019**. We're available 8 am–5:30 pm ET, Monday–Friday, to assist you.

If the amount you collect from a member exceeds that member's payment responsibility, you must reimburse the excess amount to the member within 60 days or by the time frame that is specified in your Provider Agreement with Clover Health. To determine the member's responsibility, refer to the EOP. If a correction to a claim or a payment must be made, the result of which indicates that the original amount collected in member cost-share exceeds the member's actual responsibility, it is your responsibility to reimburse the excess amount to the member. Furthermore, you must advise members of any charges that will accrue that are not covered by Clover Health and obtain prior approval from the member before requesting payment for such out-of-pocket expenses.

## Balance billing and inappropriate billing of members

If you are a Medicare-participating provider or you contract with Clover Health, you cannot balance bill or inappropriately bill members. Any such billing is a violation of the Provider Agreement and applicable state laws. Providers who willfully or repeatedly balance bill members will be referred by Clover Health to the relevant regulatory agency for further action.

Inappropriate member billing includes billing members for services where payment from Clover Health has not been obtained due to claim cleanliness or other billing issues.

# Utilization Management

Our goal at Clover Health is to help provide the right care to Clover members at the right time. Our Utilization Management (UM) program applies CMS Medicare criteria and guidelines, along with evidence-based criteria, to our clinical decision making to ensure members have access to quality care that is medically necessary.

## PRIOR AUTHORIZATION REVIEW

Prior authorization is required for inpatient admissions and elective procedures and services. The goal of Utilization Management is to ensure Clover members receive quality healthcare services that are a covered benefit, meet CMS clinical criteria and guidelines, are medically necessary and appropriate for the individual member's condition, and are provided at the most appropriate level of care.

Utilization Management does not accept prior authorization requests after the service has been provided. As a contracted provider, if you do not obtain prior authorization before providing the service, the claim for services can be denied and you, as the provider, can be held financially responsible.

Clover Health does not apply prior-authorization requirements and utilization controls that effectively withhold or limit medically necessary services, or establish prior authorization requirements and utilization controls that might result in a reduced scope of benefits for a member.

Clover Health's approval of a prior authorization does not guarantee payment of all procedure codes that are provided on your claim submission.

### Prior authorization submission

Prior authorization requests can be submitted 24 hours a day, 7 days a week. Clover Health staff are available to respond to authorization requests 8 am–5:30 pm, ET, Monday–Friday.

Our online prior authorization tool lets you securely submit new requests and check the status of requests on our website. You don't even need a special login. You simply submit requests using your National Provider Identifier (NPI). There's no need to wait on hold or to send documents by fax. Then you can log in any time to check the status of your request.

To submit a new prior authorization request or to check if a prior authorization is needed:

1. Log on to [cloverhealth.com/providers/pre-auth-tools](https://cloverhealth.com/providers/pre-auth-tools).
2. Click **"Start a new auth request."**
3. Enter the required information about the procedure and the patient, and upload any documentation.
4. Click the **Start Request** button.
5. Be sure to write down the Request ID.

To check the status of a prior authorization request:

1. Log on to [cloverhealth.com/providers/pre-auth-tools](https://cloverhealth.com/providers/pre-auth-tools).
2. Click **"Check the status of prior authorizations."**
3. Enter the Request ID you received and the National Provider Identifier (NPI) you used on the original prior authorization submission.



Alternatively, you can call or fax your prior authorization request to Clover Health:

- Call: **1-888-995-1690**
- Fax: **1-800-308-1107**

eviCore will review the following authorization requests:

1. Advanced Imaging
2. Cardiac Imaging
3. Medical Oncology
4. Radiation Therapy
5. Musculoskeletal - Interventional
6. Pain, Spine and Joint Surgery
7. Sleep Covered Services and Related Equipment

To submit a new prior authorization request to eviCore or to check if a prior authorization is needed, log on to [evicore.com/resources/healthplan/cloverhealth](https://evicore.com/resources/healthplan/cloverhealth).

### CVS Caremark Part B drug reviews

CVS Caremark will review all part B drug prior authorization requests.

To submit a new prior authorization request to CVS Caremark for a part B drug log in to [identity.navinet.net/account/login](https://identity.navinet.net/account/login).

### Timeliness of prior authorization requests

Prior authorizations can be requested 24 hours a day, 7 days a week (including holidays). Prior authorizations can be requested as expedited or standard based on the member's health needs.

Failure by Clover Health to make a determination within the required time periods constitutes an adverse organization determination and can be appealed.

### Urgent or expedited prior authorization requests

Clover Health resolves urgent or expedited prior authorization requests per CMS organization determination guidance.

### Urgent or expedited prior authorization requests table

EXPEDITED AUTHORIZATION	PROCESSING TIMEFRAME
Expedited: Pre-Service	72 hours
Expedited: Part B Drug	24 hours

## Standard prior authorization requests table

ROUTINE AUTHORIZATION	PROCESSING TIMEFRAME
Pre-Service	14 calendar days
Part B Drug	72 hours

Providers will be notified of the determination by phone and/or in writing in the case of urgent or expedited requests. If a phone call or fax notification is unsuccessful or a phone number or fax number was not provided, notifications will be mailed.

Written notification of adverse determinations includes instructions regarding reconsideration options, an explanation of the reason for the determination, and other rights and information.

## Standard prior authorization requests

Determinations are communicated to providers within a time frame appropriate to the medical exigencies of the case, but not more than 14 calendar days after the request for prior authorization was received. You are notified of the determination by fax in the case of standard requests. If a fax notification is unsuccessful or a fax number is not provided, notifications will be made by phone and/or mail.

Written notification of adverse determinations includes instructions regarding reconsideration options, an explanation of the reason for the determination, and other rights and information.

## Request for information

If Clover Health requires additional information to make a determination, Clover Health will notify the provider by phone, fax, email, or other means of written communications within the time frames for issuing a determination and will identify the specific information required.

If you fail to respond to Clover Health's request for additional information necessary to render a determination, the request for authorization may be denied.

## CONCURRENT REVIEW

Concurrent review is conducted on certain hospitalizations and other services that require review for continued care, specifically, SNFs, acute rehab, LTACH, inpatient psych, and inpatient detox. Concurrent review includes utilization management activities that take place during inpatient level care or an ongoing outpatient course of treatment. The concurrent review process includes obtaining necessary clinical information from facility staff, practitioners, and providers to determine medical necessity and appropriate ongoing level of care.

If a member's discharge is expected to be greater than the length of stay as determined in the preceding decision, clinical documentation must be provided to support the continued stay.

## Notifications

When an adverse determination is issued, Clover Health will notify the member and provider of the results. Notices made in writing meet the CMS language and format requirements and are written to ensure understanding.

The Integrated Denial Notice is used for denials of pre-service authorization requests and indicates the following for both the member and provider:

- The effective date of the denial, reduction, stoppage, or termination of service, or other medical coverage determination
- The action taken by Clover Health on the request for prior authorization and the reason for such action, including the clinical review criteria relied upon to make the determination and a clinical rationale
- A member's right to a standard or expedited appeal and the right to appoint a representative who will act on the member's behalf
- A member's right to have benefits continued pending resolution of the appeal and to request that benefits be continued

The Notice of Denial of Covered Services notice is used for denials of authorization requests where the member is receiving or has received services and indicates the following for the provider:

- The effective date of the denial or other medical coverage determination
- The action taken by Clover Health on the request for prior authorization and the reason for such action, including the clinical review criteria relied upon to make the determination and a clinical rationale

To dispute a Notice of Denial of Covered Services, refer to your provider contract or the payment dispute instructions in the [\*\*Disputes, Appeals, and Resolutions\*\*](#) section of this manual.

For discontinuation of covered services that require concurrent review in regard to Skilled Nursing Facility, Comprehensive Outpatient Rehabilitation Facility, and Home Health, the Notice of Medicare Non-Coverage and Detailed Explanation of Non-Coverage are used to inform the member of the last covered day for services to be rendered; the rationale, specific to the member's condition, for why the service is being discontinued; and the member's right to file a fast appeal with the appropriate Quality Improvement Organization (QIO). Providers are responsible to ensure the notice is delivered to the member in a timely manner.

## Administrative denials

If, based upon review of member enrollment, eligibility status, and benefits coverage, the member is found to not be eligible for the requested service, an Integrated Denial Notice will be issued with one of the following

statements of administrative denial:

- The member was not enrolled in a benefit plan on the date(s) of service in question
- The service being requested is not covered by the benefit plan in which the member is enrolled (e.g., benefit exclusions)

The denial notification clearly and directly addresses the member or designee to ensure the member/designee can make an informed judgment about filing an appeal or grievance with Clover Health. The denial notification includes the following:

- Appeals or grievances filing instructions
- Time frames within which an appeal or grievance determination must be made
- A stipulation of the member's right to designate a representative to file an appeal or grievance on his or her behalf

### **Peer-to-peer review for organization determinations**

Providers or the Clover Health Medical Director can initiate a peer-to-peer (P2P) review prior to rendering a decision on an organization determination. This provides the opportunity to discuss the case with the Clover Health physician reviewer responsible for the determination. To initiate a P2P review request, call **1-888-798-1728**. We're available 8:30 am–5 pm ET, Monday–Friday, to assist you.

- For pre-service requests: The adverse determination that is issued on the Integrated Denial Notice (IDN) cannot be reversed (overturned) by a P2P discussion if conducted after the determination has been made by the Clover Health medical director.
- For inpatient hospitalizations: Notice of Denial of Coverage for Services (NDCS) must be based on medical necessity to qualify for a P2P review.
  - For hospital providers, P2P requests should be received before the member leaves the hospital. In cases where Clover issues an adverse determination after the member is discharged, a P2P may be requested and conducted if the facility has provided all pertinent clinical information.
- P2P is not available for non-hospitalization retrospective requests.
- For SNF, Home Health, and CORF:
  - A P2P review can be initiated after a Notice of Medicare Non-Coverage (NOMNC) is issued, when there is a change in the member's medical condition requiring ongoing medical care, and before the last covered date.
  - A signed copy of the NOMNC must also be on file with Clover before the P2P can be scheduled
  - Appeals should be filed with the Quality Improvement Organization (QIO) if there is no change in the member's medical condition after the NOMNC is issued,
    - » The appeal request must be submitted to the QIO no later than 12 pm local time the day after the NOMNC is issued.
    - » An appeal request may be submitted with Clover Health's Appeals team if the member misses the timeframe for filing an appeal with the QIO.

## RETROSPECTIVE REVIEW

Utilization Management does not accept prior authorization requests after the service has been provided. For retrospective reviews, please refer to the Clover Health Part C Retrospective Review Policy. The link to the policy is provided below.

**[Clover Health Part C Retrospective Review Policy](#)**

## DECISION-MAKING CRITERIA

The Clover Health Medical Management Committee and Quality Improvement (QI) Committee review and approve clinical criteria on a yearly or ad hoc basis. Clover medical necessity review hierarchy includes applying CMS criteria and guidelines, National and Local Coverage Determinations (NCD/LCD), Clover Health Utilization Review Policies, and MCG Criteria. This suite of guidelines cover the spectrum of inpatient, outpatient, rehabilitation, and care for medical, surgical, and behavioral health issues. In addition, our team partners with vendors who provide clinical expertise for the specific services. All medical review guidelines are available on the Clover provider website, **[cloverhealth.com/providers](https://cloverhealth.com/providers)**.

Clover Health consults with participating providers in adherence to Clover Health's medical policies, treatment protocols, medical management policies, and the like, as determined by Clover Health.

## MEDICAL MANAGEMENT INFORMATION SYSTEM

The Medical Management Information System is a unique health information technology platform developed by our engineering, data, and medical teams to be utilized by:

- The Utilization Management Department for case development and medical necessity decision-making
- Care managers to coordinate care and develop, monitor, and modify plans of care, and check on members' gaps in care
- The Appeals and Grievances Department for processing reconsiderations and complaints
- Customer experience representatives to check eligibility and process inbound telephone prior authorization requests

## STEP THERAPY FOR PART B DRUGS

Clover Health may require a trial of a Part B preferred drug to treat a medical condition before covering another non-preferred Part B drug. Note: The step therapy requirement does not apply to members who've already received treatment with a non-preferred drug within the past 365 days.

Clover Health's Part B Preferred Drug List can be found at the link below for your convenience.  
**[cloverhealth.com/part-b-st](https://cloverhealth.com/part-b-st)**

## MEDICARE OUTPATIENT OBSERVATION NOTICE

Hospitals and CAHs must provide the MOON to Clover members who receive observation services in the outpatient setting for more than 24 hours. The MOON is intended to inform beneficiaries who receive observation services for more than 24 hours that they are outpatients receiving observation services and not inpatients, and the reasons for such status, and must be delivered no later than 36 hours after observation services begin.

This also includes members in the following circumstances:

- Members who are subsequently admitted as an inpatient prior to the required delivery of the MOON
- Members who are transferred or discharged after having received outpatient services for more than 24 hours
- Members for whom Medicare is either the primary or secondary payer

The start time of observation services, for purposes of determining when more than 24 hours of observation services have been received, is the clock time observation services are initiated (furnished to the patient), as documented in the patient's medical record, in accordance with a physician's order. This follows the elapsed clock time, rather than the billed time, associated with the observation services.

Hospitals and CAHs must issue the CMS approved MOON and follow all notice instructions published by CMS online at [cms.gov/Medicare/Medicare-General-Information/BNI](https://www.cms.gov/Medicare/Medicare-General-Information/BNI). In general, the MOON must remain two pages, unless inclusion of additional information per section 400.3.8 or state-specific information per section 400.5 of Chapter 30 of the CMS Claims Processing Manual results in additional page(s). The pages of the notice can be two sides of one page or one side of separate pages, but must not be condensed to one page.

## PARTICIPATING SNF REFERRAL FOR HOSPITAL DISCHARGE PLANNING

In accordance with CMS hospital discharge planning requirements providers are reminded discharge planning must include options for post acute care (PAC) providers. Hospitals must advise members of PAC providers that participate with the plan (INN). If the patient is enrolled in a managed care organization that utilizes a network of exclusive or preferred providers, the hospital must make reasonable attempts, based on information from the insurer, to limit the list to HHAs and SNFs that participate in the insurer's network of providers. Hospitals requesting authorization to a non-participating PAC provider may be requested to detail their attempts to seek care from a participating PAC provider.

Additional reading: [\*\*CFR 482.43, CMS Memo - section A-0823, CMS' Discharge Planning Rule Supports Interoperability and Patient Preferences\*\*](#)

## NOTICE OF MEDICARE NON-COVERAGE (NOMNC):

CMS requires the Notice of Medicare Non-Coverage (NOMNC) to be delivered to all Medicare Advantage (MA) health plan members at least two days prior to termination of skilled nursing facility (SNF), home

health agency (HHA) or comprehensive outpatient rehabilitation facility (CORF) services. It is important the member receives the NOMNC in accordance with form requirements and instructions published by CMS online at <https://www.cms.gov/Medicare/Medicare-General-Information/BNI/MAEDNotices>. No modification of the text on the CMS NOMNC is allowed.

**Note:** If the member's SNF admission is expected to last less than two calendar days, the NOMNC should be delivered to the member upon admission.

For HHA or CORF services, the notice needs to be given no later than the next-to-the-last time services are furnished. The NOMNC informs members how to request an expedited determination from their QIO if they disagree with the termination.

Providers must ensure valid delivery of the NOMNC to the member pursuant to CMS standards:

- The notice must be the standardized CMS NOMNC form.
- The member must be able to comprehend and fully understand the notice contents.
- The member or his/her authorized representative must sign and date the notice as proof of receipt.
  - If a member refuses to sign the NOMNC, the member's refusal to sign, the date, time, name of the person who witnessed the refusal and their signature must be documented on the NOMNC.
  - If the member is unable to sign and their authorized representative is not present to sign on the member's behalf, the provider must annotate the NOMNC with the name of the representative, the date and time the representative was informed, and the method of communication (phone, fax, email) by which the representative was informed of NOMNC delivery.
    - » If delivery is made by phone, the representative must be informed of all pertinent information related to the notice including but not limited to, the last approved date, the member's right to appeal and instructions on how to file the appeal.
- Any assistance used with delivery of the notice also must be documented.

For more information about notification of termination requirements, practitioners can visit the CMS website at: Medicare Claims Processing Manual Chapter 30 - Financial Liability Protections, Section 260.3.3 - Provider Delivery of the NOMNC

# Disputes, Appeals, and Resolutions

Clover Health wants to ensure that as our providers, you understand your options if you have any questions about—or disagree with—a decision we’ve made about billing, claims, or prior authorizations. This section will walk you through appeals and disputes, and more.



## PAYMENT DISPUTES

Payments that are made to our in-network providers are based on the terms of the Provider Agreement with Clover Health. Although second-level disputes are not applicable, a payment dispute can be filed for:

- A dispute of medical necessity
  - A denial of services for the requested treatment of a member that does not appear to meet medical necessity criteria and cannot be medically certified based on the information provided by the treating clinician(s)
- A dispute of administrative determinations resulting in no payment, or
- A dispute of the amount Clover paid on a claim and a request to obtain a higher level of payment

### Payment dispute submission

You can create your dispute within the contractually agreed-upon time frame, upon receipt of your remittance notice, or within 60 days if not specified otherwise in your Provider Agreement. Submissions can be made through NaviNet, or by mail or fax:

- Go to NaviNet and initiate a Claim Investigation
- INN Claims Payment Disputes
  - If you have attachments (e.g., medical records) you will need to mail or fax in the Claims Payment Dispute form and supporting documents regardless of when the claim was processed.
  - Fax your dispute to **1-888-240-7243**.
  - Email your dispute to [PO\\_Box\\_2092@cloverhealth.com](mailto:PO_Box_2092@cloverhealth.com).
  - Mail your dispute to:  
**Clover Health**  
Attn: Claims  
P.O. Box 2092  
Jersey City, NJ 07303
- OON Claims Payment Disputes
  - If you have attachments (e.g., medical records) you will need to mail or fax in the Claims Payment Dispute form and supporting documents regardless of when the claim was processed.
  - Fax your dispute to **1-732-412-9706**.
  - Email your dispute to [PO\\_Box\\_2091@cloverhealth.com](mailto:PO_Box_2091@cloverhealth.com).
  - Mail your dispute to:  
**Clover Health**  
Attn: Appeals  
P.O. Box 2091  
Jersey City, NJ 07303

Along with your dispute, be sure to submit the following relevant documents:

- A completed Claims Appeal & Dispute Form (FX070Q)
- A copy of the original claim form
- Date(s) of service
- The basis for the dispute
- The remittance notice showing the denial
- Any clinical records or CMS documentation supporting your request for reimbursement

We make reasonable efforts to review and resolve a dispute within 60 days of receiving the **Claims Payment Dispute Form** and supporting documentation. The resolution can result in reprocessing the claim(s) and issuing an Explanation of Payment (EOP), or if the determination was upheld and no additional payment will be made, a letter will be sent concerning the outcome. All decisions made in connection with our payment dispute reviews are final.

### **Demonstrating good cause for late filing of dispute**

If Clover Health does not receive the dispute within the contractually agreed-upon time frame, or as required under this Provider Manual, the dispute can be resubmitted with a **“good cause” reason and supporting documentation** added on the dispute form for untimely filing. If a “good cause” reason for untimely filing is not shown, Clover Health can dismiss the dispute as untimely. In such case, a resolution letter that explains the reason for dismissal will be sent to you. If a favorable “good cause” determination is made, Clover Health will issue a redetermination and send out a notification to inform you.

### **Medical necessity determination disputes**

If the claim determination indicates that the healthcare services for which the claim was submitted were (i) not medically necessary, (ii) experimental or investigational, (iii) cosmetic (rather than medically necessary), or (iv) noncovered dental rather than medical, a Clover Health physician reviewer will review the dispute within the time frame listed above. In addition, please refer to the Utilization Management section of the Provider Manual for information on Clover Health’s Retro Authorization Policy regarding provider appeal and dispute rights when a prior authorization was not received prior to the service.

### **Administrative determination disputes**

If the claim determination indicates that the services for which the claim was submitted involved issues not related to medical necessity, then Clover Health’s Disputes Management Team, in consultation with our Claims Team, reviews the dispute within the time frame listed above. The following are reasons for which an administrative denial is issued:

- Missing/invalid modifier, procedure code, or provider NPI
- The diagnosis is invalid for the submitted procedure

## Disputes of eligibility-related determinations

If the claim determination indicates that the person to who received the healthcare services for which the claim was submitted is ineligible for coverage because (i) the healthcare services are not covered under the terms of the relevant health benefits plan, or (ii) the individual is not a Clover Health member, you can submit a complaint directly to Clover Health's Disputes Management Team if you wish to do so.

For more information about the complaint submissions process or payment disputes, contact Provider Services at **1-877-853-8019**. We're available 8 am–5:30 pm ET, Monday–Friday, to assist you.

## APPEALS

### Pre-service appeals

When services have not yet been rendered, a member, a member representative, and you or any other provider acting on behalf of the member with the member's consent can appeal any adverse determination made by Clover Health's Utilization Management Team that resulted in a denial, termination, or other limitation of covered healthcare services. Pre-service appeals must be requested within 60 calendar days from the notice of the initial adverse determination.

For Clover Health members, the appeal is reviewed internally by Clover Health (Level 1 appeal). If an adverse determination is upheld, Clover Health initiates a formal external review (Level 2 appeal) by an independent review entity (IRE). Further stages of appeals include an Administrative Law Judge hearing, a Medicare Appeals Council review, and a judicial review. Detailed instructions about how to file each of these additional levels would be included in the denial notification you or the member receives.

Pre-service appeals can be submitted in writing or verbally if the member's medical condition requires an expedited decision. Written appeals can be submitted to:

**Clover Health**

**Attn: Appeals**

P.O. Box 2091

Jersey City, NJ 07303

Or they can be emailed to [\*\*PO\\_Box\\_2091@cloverhealth.com\*\*](mailto:PO_Box_2091@cloverhealth.com)

Verbal appeals for expedited pre-service requests can be initiated by calling Provider Services at **1-877-853-8019**. We're available 8 am–5:30 pm ET, Monday–Friday, to assist you.

Appeals (reconsiderations) involving medical necessity are reviewed by Clover Health staff members who are licensed healthcare professionals. If Clover Health issues a partial or fully denied determination, that determination is made by a physician who has a current and unrestricted license to practice medicine and who was not involved in the original determination.

## **Expedited pre-service appeal**

You are allowed to submit an expedited appeal when applying the standard timeframe could seriously jeopardize the life or health of the enrollee or the enrollee's ability to regain maximum function.

If Clover Health requires information necessary to conduct an expedited appeal, Clover Health immediately notifies the member and you by phone or fax.

Clover Health will make a determination on expedited appeals within 72 hours of receiving the request and communicate the determination to the member and/or the member's designee, and you, as a provider acting on behalf of the member. Determination notifications are made within 72 hours, if applicable.

Under certain circumstances, Clover Health can extend the time frame for an expedited appeal determination by up to 14 calendar days at either the member's request or Clover Health's. Clover Health will inform the member of his/her right to file an expedited grievance, should he/she not agree with the request for an extension.

If Clover Health fails to make an appeal determination within the 72 hours, such failure constitutes an affirmation of Clover Health's initial adverse determination and Clover Health forwards the entire file to the IRE. The IRE will send notice that they are reviewing the case.

If Clover Health does not accept the request for an expedited appeal, Clover Health sends notice to the member or member's designee within 24 hours of the appeal receipt to notify of the conversion from expedited to the standard time frame. Clover Health provides an explanation of the member's right to file an expedited grievance and to submit additional supporting information from you explaining the basis for the expedited request.

Clover Health does not expedite post-service disputes involving payment.

## **Standard pre-service appeal**

Standard appeals are available for pre-service issues. These appeals may be filed in writing by the member or the member's designee, or by you—as the provider—acting on behalf of the member. A standard appeal can be made within 60 calendar days of an initial adverse determination notice. Clover Health can grant a good-cause late filing exception under certain circumstances.

If the plan requires information to conduct the appeal, the plan identifies and requests the necessary information from the member and from you, as the member's provider. Clover Health assigns a clinical peer reviewer different from the one who rendered the adverse determination.

The appeal determination is rendered within 30 calendar days from receipt of the request for an appeal. If the initial adverse organization determination is affirmed, the member, member's designee, and/or you—acting on behalf of the member—will be notified once your case is received by the IRE.

## Higher-level appeals

Medicare Advantage members' cases are automatically sent to the Independent Review Entity (IRE) when an original adverse determination is upheld as a result of a pre-service appeal process and the member is notified.

Files are sent to the IRE within 30 calendar days of receipt of the request for a standard pre-service appeal and within 24 hours of the final adverse determination for an expedited pre-service appeal.

If the IRE reverses a final adverse determination, Clover Health must approve or provide the services no later than 14 calendar days from the standard pre-service appeal overturn date or 72 hours from the expedited appeal overturn date.

If the member, member designee, or you—acting on behalf of the member—are dissatisfied with the determination of the IRE, the member, member designee, or you can request a hearing with the Administrative Law Judge (ALJ) provided the request is within 60 calendar days of receipt of the IRE adverse determination and the minimum monetary threshold is met.

If the member and member designee or you—acting on behalf of the member—are not satisfied with the ALJ determination, either party can request within 60 calendar days of receipt of the ALJ determination a review by the Medicare Appeals Council (MAC). The request should be sent to the following address:

**Department of Health and Human Services Department Appeals Board,  
MS6127 Medicare Appeals Council**  
330 Independence Avenue, S.W. Cohen Building, Room G-644, Washington, DC 20201

If the member and member designee or you—acting on behalf of the member—are not satisfied with the MAC determination, either party can request, within 60 days of receipt of the MAC determination, a judicial review, provided that the minimum monetary threshold is met.

Furthermore, any reconsideration can be requested to be reopened in 1 to 4 years after final determination, depending on the circumstance.

## Documentation for clinical appeals

When submitting a reconsideration to Clover Health for review, clinical information is required to reconsider the original medical necessity determination.

## Pre-service appeals

If an initial pre-service organization determination was denied due to lack of medical necessity, the most recent and relevant clinical information is required to make a reconsideration of the appeal. Be sure to include the clinical information you believe constitutes medical necessity.

For outpatient procedures, this includes the most recent physician notes and medication lists required for the requested procedures. Similarly, for *prospective inpatient procedures*, the most recent physician notes and orders relevant to the requested services should be submitted with the appeal. For *inpatient*

*rehabilitation*, the most recent physical and occupational therapy, and nursing notes within the last 48 hours are required.

### **Provider complaints not involving claims payment or medical necessity issues**

If you have complaints or disputes that are not within the scope of the Claims Payment Disputes sections and do not relate to compensation matters, a claim determination, or a utilization management decision, you should first seek to informally resolve them by contacting Provider Services at 1-877-853-8019. A Provider Services representative will work with you, and if the dispute is not resolved on an informal basis, you can submit a formal written complaint to:

**Clover Health**  
**Attn: Senior Director, Provider and Payment Solutions**  
P.O. Box 471  
Jersey City, NJ 07303

While the initial, informal channel described above is made available to you, you also have the option of submitting formal complaints directly to the address above without having previously tried to resolve the matter informally.

Upon receipt of a formal, written provider complaint, Clover Health conducts an internal review at no cost to you.

Clover Health uses commercially reasonable efforts to complete the internal review and communicate the results of such review in writing within 30 business days of receiving the complaint. The written response will include:

- The names, titles, and qualifying credentials of the persons participating in the internal review
- A statement of your complaint
- The decision of the reviewer(s), together with a detailed explanation of the basis for such decision (if applicable)
- A description of the evidence or documentation that supports the decision

## **MEMBER GRIEVANCES**

### **Member grievances and resolution overview**

Federal law guarantees Clover Health members the right to file complaints if they are dissatisfied with their coverage. Medicare has established a variety of rules around how members should file complaints and how Clover Health must process them fairly. A Clover Health member cannot be disenrolled or penalized in any way for making a complaint. Depending on the subject, a complaint is handled as an organization determination, an appeal, or a grievance.

A grievance is any expression of dissatisfaction regarding the health plan and/or provider, including quality of care, concerns, disputes, and requests for reconsideration or appeal made by the member or the member's representative.

## **Filing a member grievance**

Clover Health members or their representatives—with the member's consent—can file a grievance in one of the following ways:

### **Phone**

Call Member Services at **1-888-778-1478 (TTY 711)**. We're available 8 am–8 pm local time, 7 days a week to assist you. From April 1st through September 30th, alternate technologies (for example, voicemail) will be used on the weekends and holidays.

### **Fax**

Grievances can be faxed to **1-551-227-3962**.

### **Mail**

Grievances can be mailed to the following address:

**Clover Health**  
**Attn: Grievances**  
P.O. Box 471  
Jersey City, NJ 07303

## **Notification**

We are required to notify members of the results of our investigation no later than 30 days after we receive their grievance. However, on some occasions, after the conclusion of the 30 days, Clover Health can initiate an extension of up to 14 calendar days in order to appropriately resolve the grievance. Clover Health members are notified in writing if an extension is taken.

Clover Health members also have the right to file complaints directly with Medicare by filling out the **[Medicare Complaint Form](#)**.

# Care Management Program

One of the core components of our company is our care coordination program, which includes our telephonic nurse care coordination and clinical care visit teams. Here, you'll see how this vital ecosystem works—in unison with your guidance and expertise—to deliver better patient outcomes.



## PREVENTIVE HEALTH AND CHRONIC CARE MANAGEMENT

Clover Health works with you to improve your patients' well-being by encouraging them to pursue healthy behaviors. This includes ensuring that your patients obtain needed screenings and stay adherent to their medication regimens and receive appropriate vaccinations.

As part of these initiatives, Clover Health focuses on the following clinical areas:

- Breast cancer screening
- Cholesterol management
- Colorectal cancer screening
- COVID-19 vaccination
- Diabetes screening and management
- Drug and alcohol use screening
- Hypertension screening and management
- Influenza and pneumonia vaccinations
- Medication access and management
- Osteoporosis identification and management
- Prevention of hospitalizations and readmissions
- Respiratory assessment (spirometry)
- Rheumatoid arthritis management

These clinical areas are also foci of Clover Health's Quality Improvement Program, which is described in detail in the following section of the manual.

## CHRONIC CARE COORDINATION AND MANAGEMENT

Clover Health also provides chronic care coordination and management services. These include:

- Telephonic care coordination delivered by Clover Health nurses, who can help members access medications and durable medical equipment, provide health education and coaching, and book appointments with both primary care providers and specialists.
- Yearly in-home health assessments, including comprehensive medication reviews, screening for under-recognized health conditions, and evaluation for Clover Health care coordination and management programs.
- Care transitions support for high risk members discharged from the hospital, rehabilitation facilities, and skilled nursing facilities to home.

Clover Health's most medically complex members, many of whom are homebound, frail, and with advanced illness, may also elect to receive care through our Clover Home Care program. Members in Clover Home Care receive primary care visits from a team of physicians, nurse practitioners, medical assistants, and

social workers. Visits last up to an hour in duration. Participating members also receive in-home laboratory and radiology testing services. Members with difficulties leaving home to attend specialist visits receive additional transportation support. It is our aim to collaborate closely with network providers to identify appropriate members for the program and coordinate care following member enrollment

## CLINICAL PRACTICE GUIDELINES

Clover has curated the best-practice guidelines listed below for your reference. This list includes evidence-based guidelines intended to be utilized in order to provide the best care for our members whom you serve every day and to assist you in making appropriate healthcare decisions based on sound clinical judgment and application of knowledge. Adherence to these guidelines will not ensure successful treatment in every situation. Furthermore, these guidelines should not be interpreted as setting a standard of care or be deemed inclusive of all proper methods of care nor exclusive of other methods of care reasonably directed to obtaining the same results. Please be advised that while Clover supports the following guidelines, specifically in the Utilization Management arena, we utilize best practice guidelines from MCG and CMS to reach our final decisions.

All guidelines reflect the most current views of the relevant medical community as gleaned from the scientific evidence, professional standards, and expert opinion from recognized sources. The areas covered by these guidelines include the following conditions, medical calculators, and topics:

- MD Calculator
- Prognosis Calculator
- Shared Decision Making
- Prepare for Your Care
- Adult Obesity
- Asthma
- Atrial Fibrillation: Tools/Anticoagulation
- Chronic Kidney Disease
- Cholesterol Management
- Chronic Obstructive Pulmonary Disease
- COVID-19
- CVD (Cardiovascular Disease) Prevention
- Diabetes Mellitus: Guidelines/Risk Assessment in CVD
- Congestive Heart Failure
- HIV/AIDS
- Hypertension
- Low Back Pain
- Mental Health: Depression Screening, CAGE Questionnaire, Opioids for Chronic Pain

- Osteoporosis
- Tobacco Cessation
- AAFP Clinical Preventive Services
- USPSTF Screening
- Recommendations
- MCG Guidelines
- Adult Obesity/ Healthy Diet and Activity for High Risk Adults
- AHA CHF Tools/ Congestive Heart Failure
- American Psychiatric Association Practice Guidelines
- AGS Beers Criteria for Potentially Inappropriate Medication Use

For the most up-to-date clinical practice guidelines, visit the Provider Portal on the Clover Health [website](#). You can also contact Provider Services at **1-877-853-8019**. We're available 8 am–5:30 pm ET, Monday–Friday, to assist you.

# Quality Improvement Program

We're a data-driven company, focused on helping you provide actionable insights to help you provide better care and treatment plans for your patients. We leverage multiple data points to drive clinical insights that help us understand the real story “behind the numbers” so that we can better support you and your patients with innovative solutions that continually evolve and adapt to meet your needs.

We design our Quality Improvement Program to hold ourselves to the highest standards in quality of care and are driven to providing a best-in-class experience for our providers and members.

## GOALS AND OBJECTIVES

We have one goal—to improve every life. We strive to continually improve the quality of care and service our members receive by aligning with providers to reduce doctor-insurer friction and increasing visibility into the health of each member, leading to improved care and member health outcomes. We work to provide strong provider support to build outstanding relationships and provider experience. Our commitment to using member-centered analytics and dedicated complex care programs enables us to identify potential risks a member may face and directly provide preventive care and innovative programs to provide value and optimize their health outcomes. Providers must cooperate with Quality Improvement activities. To that aim, the specific goals of our Quality Improvement (QI) Program have been adopted to support Clover Health's vision and values and to promote continuous improvement in quality of care/service and patient safety for our members and providers:

- Utilize clinically driven data insights through standardized and collaborative activities that work to identify opportunities for improvement on the health status of members. (This enables us to develop and implement thoughtful health promotion, preventive health education, and disease and case management programs to maximize safety and quality of healthcare delivered to members through the continuous quality improvement process.)
- Maintain a high-quality provider network through a formalized credentialing and recredentialing process.
- Ensure that adequate resources are arranged to provide available, appropriate, accessible, and timely healthcare services to all members according to evidence-based guidelines.
- Ensure easy and timely access to accurate information through member experience representatives, written materials, and our website.
- Attend to the needs and expectations of our customers by resolving inquiries, complaints, grievances, and appeals in a timely manner, evaluating performance and taking action to meet those needs and expectations.
- Maintain compliance with local, state, and federal regulatory requirements

As part of the QI program, initiatives in key areas include, but are not limited to::

- **Provider and Clinical Engagement:** Clover focuses on member and provider collaboration for a broad range of areas such as ensuring members receive a follow up visit to their PCP after a post hospitalization discharge, chronic conditions such as diabetes, medication adherence, and preventative health services such as cancer screenings and immunizations. Improvements in these areas are demonstrated in improved clinical metrics including HEDIS® (Healthcare Effectiveness Data and Information Set)<sup>1</sup>, Part D Star Ratings, and other quality measures. A full set of Star ratings can be obtained on request by contacting your Network Management team.
- **Member Experience:** Clover is passionately driven to provide a best-in-class member experience. To that end, Clover focuses on showing members we care in a variety of ways such as listening to the voice of the member, making it easier for the member to access care and other healthcare services, making care convenient, and supporting cultural competency and health literacy. Clover uses CMS-

required CAHPS® (Consumer Assessment of Health Plan Survey) data, which measure a member's experience (not satisfaction) with their health plan and healthcare services (including their providers). Clover also uses data from the HOS® (Health Outcome Survey), which measures a member's perception of the improvement/decline of their health and if certain PCP conversations occurred two years after an initial assessment.

Our QI Program is designed to harness clinically driven data analytics to assess and continuously improve plan performance and quality as evidenced in key metric outcomes such as our Medicare Star rating.

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1. HEDIS® is a registered trademark of the National Committee for Quality Assurance (NCQA)

The QI Program Description defines the quality infrastructure that supports Clover's QI strategies:

- The QI Program Description establishes QI Program governance, scope, goals, measurable objectives, structure, and responsibilities, which encompass the quality of medical and behavioral health care and services providers to members.
- Annually, a QI Work Plan is developed and implemented which reflects ongoing progress made on QI activities during the year. The QI work plan includes our approach to member safety and improving medical/behavioral health care: quality of clinical care, safety of clinical care, and quality of service.
- Annually, the QI Evaluation assesses outcomes of Clover's clinical quality programs, processes, and activities. This evaluation also assesses whether the QI Program goals and objectives were met.

## MEDICARE STAR RATING SYSTEM

The Medicare Star Ratings system is used by CMS to rate plan performance and quality of Medicare Advantage plans on a scale of 1 to 5 stars (5 representing the highest and best score) to allow members to compare plans.

Clover Health's program is designed to ensure that the quality-of-care opportunities that are identified as priorities by CMS are comprehensively addressed.

Star ratings are focused around key goals for the quality provision of healthcare, including:

- Effectiveness of care
- Access/availability of care
- Experience of care
- Utilization of services and relative resource use

## HEDIS®

HEDIS® is a set of standardized performance measures created by the National Committee for Quality Assurance (NCQA) to report and compare health plans on the basis of quality of care, services, and performance. HEDIS® is coordinated and administered by NCQA and is one of the most widely used sets of healthcare performance measures in the United States. Clover Health uses its HEDIS® reporting to assess,

compare, and report, and to encourage resultant improvements in the quality of care that Clover and its contracted providers, practitioners, and delegated entities provide to Medicare Advantage members. CMS Star Ratings system is based in part on these measures. HEDIS® measures included in the Star rating are:

- Breast cancer screening
- Colorectal cancer screening
- Osteoporosis management in women after a fracture
- Diabetes care: A1c, retinal eye exam, kidney disease monitoring
- Medication reconciliation after discharge
- Plan all cause readmissions
- Statin therapy in persons with cardiovascular disease
- Blood pressure control in HTN

When applicable, Clover asks that Providers adhere to HEDIS® guidelines and specifications for all members during each measurement year and to collaborate in the data collection process by facilitating Clover staff access to members' medical records. Clover Health's Star Quality Improvement team is responsible for collecting clinical information from provider offices in accordance with HEDIS® specifications. Medical record requests to provider offices will occur in the measurement year, and Clover requests that the records be returned within five (5) business days to allow time for the team to abstract the records and request additional information from other providers, if needed. Clover will communicate HEDIS® results to members and to you to encourage the use of preventive measures and thus improve healthy behaviors and outcome.

## **CAHPS®**

CMS requires that Medicare Advantage plans administer the patient-satisfaction survey called the Consumer Assessment of Healthcare Providers and Systems (CAHPS®)<sup>2</sup> survey, which represents an effort to accurately and reliably capture key information from Clover's members about their experience with Clover. Medicare plans in the past year. This includes the member's access to medical care and the quality of the services provided by Clover's network of providers. Clover analyzes this feedback to identify issues causing member dissatisfaction and works to develop effective interventions to address them. The CAHPS® survey is sent to a random sample of members in the spring. Several questions relate to member experience with physicians. CAHPS® includes questions about the patient-physician relationship, such as:

- Coordination of care: measures patients' perception of their personal physicians' knowledge about the care received from specialists and other healthcare providers
- Getting care quickly: measures the experiences patients had in receiving care or advice in a reasonable time, including time spent in waiting rooms
- Getting needed care: measures the experiences patients had when attempting to obtain care, treatments, and tests from their PCP and specialists
- Getting needed prescription drugs: measures the experiences patients had when attempting to fill a prescription at a local or mail-order pharmacy

- Rating of healthcare: gives patients an opportunity to rate all the healthcare they have received in the last 12 months
- Rating of health plan: measures patients' overall experiences with their health plan over the last 12 months
- Rating of drug plan: measures patients' overall experiences with their drug plan over the last 12 months

Clover Health encourages providers to assess their own practices to identify opportunities to improve member's access to care and improve interpersonal skills to make the patient care experience a more positive one.

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2. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

## HOS

The Health Outcomes Survey (HOS) is a CMS survey that gathers health data from Medicare participants over time. A random sample of Medicare patients are selected and the surveys are administered in the spring. HOS includes a baseline survey, and 2 years later a recheck survey is sent to the same patients. Patients are asked about overall physical and mental health status. Patients are also asked if they had a discussion with their physician about:

- Urinary incontinence
- Physical activity
- Fall risk
- Pharmacy measures
- Pharmacy measures take into consideration adherence to medications prescribed to treat different disease states, including:
  - Diabetes
  - Hypertension
  - Hypercholesterolemia

Actions taken by physicians to improve medication adherence include:

- Proactively assessing whether the patient is taking medication as prescribed. Many times patients will split pills or take them irregularly. Encourage patients to take medications as you prescribe them and do not encourage patients to split pills unless instructed to do so as part of the prescription.
- Discussing patient-specific adherence barriers. Many times patients may have problems like financial and transportation issues getting to a pharmacy. Discussing a cheaper mail-order option may work better for chronic medications.
- Providing 90-day prescriptions for maintenance medications.

If you have questions, you can contact Provider Services at **1-877-853-8019**. We're available 8 am–5:30 pm ET.



## PROGRAM REVIEW

Clover Health's Star rating strategy is consistent with CMS's aims of better care, healthier people and communities, and lower costs through continuous improvement.

Our interdisciplinary Quality Improvement Committee is tasked with reviewing and analyzing QI activities at Clover Health for impact and effectiveness. With that aim, we work with our provider network to promote best practices, which employ evidence-based guidelines, and make modifications to our program when opportunities for improvement are identified.

## THE CLOVER ASSISTANT

The Clover Assistant is built on a proprietary web-based platform that aggregates and integrates health data across every spectrum of the member's healthcare experience. The Clover Assistant Visit dynamically surfaces up-to-date, patient-specific information including gaps, medications, and potential diagnoses as well as provides clinicians and office staff with a comprehensive view, populated with data from anywhere our members have received care and where Clover has received the data.

### Provider Responsibilities:

As a Participating Provider, you agree to partner with Clover Health to provide care management of Clover Health members and coordinate their care across the healthcare continuum. You agree to:

- Encourage Provider's physician and clinical staff providing Covered Services to Clover Health Members under Provider's Provider Services Agreement ("Participating Physicians") to participate in onboarding training ("Onboarding") on the Clover Assistant, in order to learn how to use the technology, scheduled for a mutually agreeable time convenient for Participating Physician.
- Clover Health may delay onboarding until Participating Physician has five (5) or more Clover Health Members in its patient population. During this transition, Provider and Participating Physician will be compensated according to the Medicare Fee-for-Service Schedule then in effect.
- Clover Health will contact Participating Physician to schedule an Onboarding session ("Initial Scheduling Call"). Thirty (30) days after the Initial Scheduling Call, Participating Physician will be activated on the Clover Assistant Payment model and Fee-for-Service payments for evaluation and management and annual wellness visits will not be processed. Participating Physician, therefore, must schedule and complete Onboarding within thirty (30) days of the Initial Scheduling Call.
- As necessary, participate in additional trainings designed to assist Participating Physician in understanding how best to make use of the Clover Assistant in the treatment and management of patient care.
- Make use of Clover Health Tools and Technologies for any and all evaluation and management, and annual wellness visits. Specifically, Provider and Participating Physicians agree to use the Clover Assistant as directed by Clover Health for any and all Member visits to Participating Physician for health care services at the time of the patient encounter.

- Identify and note Clover Health Members who may benefit from Clover Health’s care management programs (including, but not limited to, Clover Health’s in-home complex care programs).

### **Clover Assistant Payments:**

Unless another amount is noted in the Provider Agreement, Clover Health will remit payment to Participating Providers of two hundred dollars (\$200) within ten (10) days for use of the Clover Assistant during the office visit (the “Clover Assistant Payment”) when complete and accurate information is submitted. Please note, Participating Physicians and Providers will not be entitled to the Clover Assistant Payment until Onboarding has been completed. Provider and Participating Physician agree to accept the Clover Assistant Payment for performing an in-office evaluation and management (CPT 9920(1-5), 9921(2-5), 9938(5-7), 9939(5-7), physical exam (CPT G0402), and annual wellness visit (CPT G0438 and G0439). Note, Member expenses (as defined in the Agreement) are not affected. Additionally, Clover Health will compensate Provider and Participating Physicians for all other Covered Services provided outside of the Clover Assistant (excluding the Covered Services provided for the above listed CPT codes) at the agreed-upon Medicare FFS rate.

As a reminder, payments for Clover Assistant eligible services listed above will be received only when a complete Clover Assistant Visit is submitted. You will continue to submit claims for these services to Clover, but payment will be denied for the codes listed above (i.e., \$0 payment amount). Once the associated Clover Assistant Visit is submitted to Clover, you will receive payment for your Clover Assistant contracted amount within 10 days, and this will be reflected by a “999CA” service code on your Explanation of Payment. To ensure timely payment, confirm that key administrative information on the corresponding claim matches the Clover Assistant Summary, specifically the date of service, the associated provider name/NPI, and patient name/DOB. You must create your Clover Assistant Visit within 90 days, as users will only be able to create a Clover Assistant Visit within 90 days of the original date of service.

### **Important Note Regarding Clover Assistant Reimbursement for Virtual Visits Due to the COVID Public Health Emergency (PHE):**

COVID-19 has had, and continues to have, a profound effect on our providers and their day-to-day operations. To assist our providers, the Clover Assistant team rapidly released several upgrades designed to help our providers adapt to the changing marketplace.

Based on guidance issued by CMS, we revised our telehealth payment policy and rolled out a new program to allow you to receive Clover Assistant Payments for both video (two-way audiovisual communication) and voice-only (telephonic without video) visits. Clover has added voice-only (telephonic without video) evaluation and wellness codes to the list of CPT codes eligible for reimbursement through the Clover Assistant (99441-3). Clover Assistant Visits completed using only voice (telephonic without video) will be reimbursed at a rate of \$100 per visit. Visits completed using video (two-way audiovisual communication) and visits completed in-person, will continue to be reimbursed at a rate of \$200 per visit. When creating a new Clover Assistant Visit, simply specify whether the appointment will be in-person, voice-only, or video. Support for this payment structure will remain in place until such time that the PHE lapses and/or CMS amends its policy for reimbursement of virtual visits. Clover Assistant providers will be given advance notice should this occur..

**CareConnect Tasks:**

In order to assist Participating Physician in using the Clover Assistant and to improve the efficiency and efficacy of the Program, Clover Health has developed and continues to develop certain functionalities within the Clover Assistant for use by Participating Physician’s office staff (“CareConnect Tasks”).

- The CareConnect Tasks are described below.
- The Clover Assistant and other informational materials will provide additional guidance for these tasks. These documents will provide information on (i) specific requirements and actions to be taken to accomplish the tasks and (ii) description of the confirmatory events that must occur in order for each task to be considered completed.

**CareConnect Tasks:**

Task	Description	Required Actions
<b>Post-Admission Follow-Up Appointment</b>	When a post-discharge appointment is ready to be scheduled, the task appears in CareConnect for you to manage according to your own workflow.	Task is marked as “Appointment scheduled” AND there is a completed Clover Assistant Visit with a date of service within 21 days of CareConnect task completion

Additional CareConnect Tasks to be rolled out in future releases may include, but are not limited to, (a) making appointments at doctors or specialists offices, (b) collecting and confirming patient demographic information in Clover Assistant, (c) providing Clover Health educational materials to patients, and (d) informing the provider that Clover Assistant should be used with a patient.

Please note that, in order to participate in Clover Assistant, providers must have signed an agreement containing the above terms. If you have not yet done so, but wish to participate in this program, please contact the Network Team at **1-800-619-5541** or [cloverassistantsupport@cloverhealth.com](mailto:cloverassistantsupport@cloverhealth.com).

# Pharmacy Services

We want to ensure your patients have the most cost-effective prescriptions and drug therapy treatments available to them. That is why, in addition to providing unique offerings like 100-day prescriptions, we make sure to contract with the highest-quality pharmacies to administer them.

## FORMULARY OVERVIEW

Clover Health contracts with CMS to provide drug coverage for Medicare Part D members using the Medicare Part D Drug Formulary, utilization management programs, and pricing structure. The pharmacy benefit does not cover all medications. Some medications require prior authorization or have limitations on age, dosage, and/or maximum quantities. Clover Health works with CVS Caremark to administer pharmacy benefits, including the prior authorization process.

The Clover Health Medicare Advantage Formulary contains all drugs covered by our plans, and is organized by section. Each section is divided by therapeutic drug class primarily defined by mechanism of action. Products are listed by generic name or by brand name, depending on formulary coverage. Unless exceptions are noted, generally all applicable dosage forms and strengths of the drug cited are included in the Clover Health Medicare Advantage Formulary.

Medications selected for inclusion in the Clover Health Medicare Advantage Formulary are reviewed by Clover Health's Pharmacy Benefit Manager's pharmacy and therapeutics committee (P&T). Members of the P&T come from various clinical specialties and are practicing physicians and pharmacists. The P&T meets regularly to keep the formulary current, while providing optimal results for our members and controlling the cost of medication therapy.

For 2022, select Clover Health plans participate in the Part D Senior Savings Model, which offers lower, stable, and predictable out-of-pocket costs for covered insulin drugs through the different Part D benefit coverage stages. Members will pay a maximum of \$35 for a 1-month supply, \$70 for a 2-month supply, or up to \$105 for a 3-month supply of covered insulin during the deductible, initial coverage, and coverage gap stages. Catastrophic stage cost-share would still apply. A member's cost-share may be less if they receive Extra Help from Medicare or if they use a preferred pharmacy.

- To find out which drugs are Select Insulin Drugs, review the 2022 Drug List available at [cloverhealth.com/formulary](https://cloverhealth.com/formulary). You can identify participating Select Insulin Drugs by the abbreviation "SI" in the Drug List.
- To find out which Clover Health plans participate, review Individual Clover Health Plan Benefit Offerings or log in to NaviNet.

Formulary documents can be found on the Clover Health website: [cloverhealth.com/formulary](https://cloverhealth.com/formulary).

## CVS CAREMARK MAIL SERVICE PHARMACY™

Clover partners with CVS Caremark Mail Service Pharmacy to provide mail-order maintenance medications for chronic conditions. CVS Caremark Mail Service Pharmacy can send members up to a 100-day supply of medications, with their physician's approval.

With this service, your patients will enjoy the benefits listed below.

- Safety and peace of mind: Discreet packages which are tamper-proof, weather-proof and temperature controlled, if needed. Licensed pharmacists ensure accuracy and safety before shipping and are available to answer medication questions.
- Convenience: Medications delivered by mail with standard shipping at no cost. Members can sign up

to receive order status alerts, and can track orders and more by phone, email, or text message.

- Flexibility: Manage medications anytime, anywhere at [caremark.com](https://caremark.com) or by using the CVS Caremark mobile app.
- Savings: Depending on the Clover Health pharmacy benefits plan, members may save money by using CVS Caremark Mail Service Pharmacy.

### How your patients can learn more

Encourage members to visit our Clover Health member website and select “Mail Order Rx” at the top of the page under the Members tab. Members may call our Member Services team at **1-888-778-1478 (TTY 711)** 8 am–8 pm local time, 7 days a week\* or log in to [caremark.com](https://caremark.com) to get started.

\*From April 1st through September 30th, alternative technologies (for example, voicemail) will be used on the weekends and holidays.

### How to send up to 100-day prescriptions to CVS Caremark Mail Service Pharmacy

Choose one:

- ePrescribe by mail:  
CVS Caremark  
MAILSERVICE Pharmacy  
NCPDP ID: 0322038  
9501 E Shea Blvd.  
Scottsdale, AZ 85260
- Fax prescriptions to **1-800-378-0323**
- Call in prescriptions using the Faststart direct toll-free phone number: **1-800-378-5697**

## PART D UTILIZATION MANAGEMENT

Certain prescription drugs on the formulary have additional requirements or limits on coverage. These requirements and limits ensure that members use these drugs in the safest and most and effective way and help to control drug costs.

Certain drugs require prior authorization. This means that you will need to get approval from us before the members fill their prescription. If you don't get approval, we cannot cover the drug.

Please refer to the Part D Coverage Determination section in this manual for how to submit a prior authorization.

Prior authorization criteria can be found on the Clover Health website:

[cloverhealth.com/formulary](https://cloverhealth.com/formulary).

## Quantity limits

For certain drugs, there are limits on the amount we will cover per prescription or for a defined period of time.

## Step therapy

In some cases, we require the members to try one drug for treatment of a medical condition before we cover another drug for the same condition. For example, if Drug A and Drug B both treat a certain medical condition, we can require you to prescribe Drug A first. If Drug A does not work for the member then we will cover Drug B.

More about step therapy can be found on the Clover Health website:

[cloverhealth.com/formulary](https://cloverhealth.com/formulary).

## FORMULARY-LEVEL OPIOID POINT-OF-SALE SAFETY EDITS

Clover Health's drug management program consists of several pharmacy-based edits to assist in addressing safety concerns regarding opioid prescriptions.

To align with CMS Medicare Part D Opioid Overutilization Policy, we partnered with our pharmacy benefits manager CVS Caremark and developed point-of-sale edits to advocate patient safety for our members and encourage appropriate prescription opioid use.

The drug management program or point-of-sale edits are not intended as prescribing limits.

### Summary: Med D opioid management requirements

7-day supply edit for opioid-naïve patients\*

- Designed to identify members with no history of an opioid in the past 108 days and decrease their initial supply to 7 days or less.

Update 90 mg/day MME (Morphine Milligram Equivalent) soft reject (Care Coordination Edit)\*

- Checks for excessive opioid utilization via cumulative 90 mg/day MME across multiple drugs and prescriptions.

Opioid/benzodiazepine POS (point of service) soft reject edit\*

- Designed to identify members receiving a medication from both classes of drugs.

Duplicate long-acting opioid POS soft reject edit\*

- Designed to identify members on two or more long-acting opioids.

Additional CVS Caremark opioid changes for standard Med D formularies\*

- Immediate Release before Extended Release prior authorization
- Quantity limits for opioid-containing products based on limitations of up to 90 MME/day (when possible) and/or the FDA-approved maximum dose

\*Patients in active cancer treatment, patients with sickle cell disease, long-term care (LTC) residents, patients in hospice or palliative care, and patients receiving Buprenorphine for Medication Assisted Treatment (MAT) are exempt from these edits.

We request that you respond promptly to pharmacy requests for additional information related to opioid safety alerts. Please ensure your on-call staff is aware and responds with a sense of urgency to pharmacy outreach. This will avoid delays in needed drug therapy.

If you have questions, please call the CVS Caremark Help Desk number on your patient's Clover Health member ID card. For PPO plans, call **1-855-479-3657**. For HMO plans, call **1-844-232-2316**. For CVS Caremark Coverage Determinations & Appeals, call **1-855-344-0930**.

## MEDICARE ADVANTAGE PART D FORMULARY COVERAGE EXCLUSIONS

The following is a list of noncovered (i.e., excluded) drugs and/or categories:

- Agents when used for anorexia, weight loss, or weight gain (even if used for a noncosmetic purpose, such as for morbid obesity)
- Agents when used to promote fertility
- Agents when used for cosmetic purposes or hair growth
- Agents when used for the symptomatic relief of cough and colds
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Nonprescription over-the-counter (OTC) drugs
- Covered outpatient drugs that the manufacturer seeks to require as a condition of sale that associated tests or monitoring services be purchased exclusively from the manufacturer or its designee
- Agents when used for the treatment of sexual or erectile dysfunction; erectile dysfunction drugs will meet the definition of a Part D drug when prescribed for medically accepted indications approved by the Food and Drug Administration (FDA) other than sexual or erectile dysfunction (such as pulmonary hypertension). However, ED drugs will not meet the definition of a Part D drug when used off-label, even when the off-label use is listed in one of the compendia found in section 1927(g)(1)(B)(i) of the Act: American Hospital Formulary Service Drug Information, and DRUGDEX® Information System.

### Medicare Part D coverage phases



Medicare Part D prescription drug plans have four coverage stages. How members are affected depends on the prescription drug plan and medication costs. If the plan has a deductible, the member’s responsibility begins at Phase 1. If their plan does not have a deductible, the member’s responsibilities begin at Phase 2. The dollar amounts listed below can change each year.

You can log into [NaviNet](#) or reference the Benefits section of this manual to determine if the member has a Part D deductible on his or her plan.

Phase 1: Deductible	Phase 2: Initial Coverage	Phase 3: Coverage Gap	Phase 4: Catastrophic Coverage
<ul style="list-style-type: none"><li>• The member pays 100% of the drug cost until the annual deductible is satisfied.</li><li>• For certain Clover Health plans for drugs in tiers exempt from yearly deductible, the member will pay the applicable copay during this stage.</li></ul>	<ul style="list-style-type: none"><li>• The member and Clover Health will pay medication costs until the shared total equals \$4,430.</li><li>• The member will pay the applicable copay and coinsurance during this stage.</li></ul>	<ul style="list-style-type: none"><li>• The coverage gap is commonly referred to as the “Donut Hole” and begins when the member’s total drug costs have reached \$4,430</li><li>• While in this stage, the member will pay a maximum of 25% of the cost of brand name medications, or a maximum of 25% of the cost of generic medications.</li><li>• The Coverage Gap copays do not apply to members who have low-income subsidy.</li></ul>	<ul style="list-style-type: none"><li>• The Catastrophic Coverage Phase begins when the member out-of-pocket costs have reached the \$7,050 coverage gap limit.</li><li>• During this stage, the member will pay \$9.85 for brand medication or \$3.95 for generic medication, or a 5% coinsurance, whichever is greater.</li></ul>

## PART D FORMULARY TIERS

Drugs represented in the Clover Health Medicare Advantage Formulary can have varying costs to the plan member. We categorize costs of prescription drugs with the following tiered format:

### Tier 1

- The lowest cost-sharing tier
- Includes preferred generic plus adherence generic drugs

### Tier 2

- Includes generic drugs
- May have Tier 1 alternatives
- Low- to mid-range cost

### Tier 3

- Includes preferred brand drugs and non-preferred generic drugs classified by Clover Health based on safety, efficacy, and cost
- Mid-range costs

### Tier 4

- Includes non-preferred brand-name and some non-preferred generic drugs for which alternatives are available at lower tiers
- Mid- to higher-range costs

### Tier 5

- The highest cost-sharing tier
- Includes specialty drugs that are typically self-injected and used to treat complex medical conditions
- Specialty drugs can require more involvement from you, require special storage and handling and/or require close monitoring

## PART D COVERAGE DETERMINATIONS

### What is a coverage determination?

A coverage determination is an approval or denial decision made by Clover Health when members ask for coverage or payment of a drug they believe Clover Health should provide.

You, as well as members, can ask for a coverage determination. Members can also appoint someone else (such as a relative) to request a coverage determination on their behalf.

Upon receipt of any request, Clover Health responds to coverage determination requests within 72 hours of routine requests and within 24 hours of expedited requests.

You must provide medical history and/or other pertinent patient information when submitting a **Request for Medicare Prescription Drug Coverage Determination form** for formulary exceptions.

A coverage determination request is required for:

- Drugs not listed on the formulary
- Drugs listed on the formulary with a prior authorization
- Duplication of therapy
- Prescriptions that exceed the FDA daily or monthly quantity limits, or prescriptions that exceed the permitted limit noted on the formulary
- Drugs with a step edit, where the first-line therapy is inappropriate
- A request by a member for a lower copay tier for a prescribed drug on a higher copay tier

The goal of the coverage determination program is to ensure that medication regimens that are high-risk, have a high potential for misuse, or have narrow therapeutic indices are used appropriately and according to FDA-approved indications.

## Part D coverage determination submission

Follow these guidelines for efficient processing of your Medicare prescription drug coverage determination requests:

1. Complete the “Request for Medicare Prescription Drug Coverage Determination” form found on the [Clover Health website](#) and fax it to CVS Caremark at **1-855-633-7673**.
2. Coverage determination requests can be submitted telephonically through CVS Caremark at **1-855-344-0930**.
3. Coverage determination requests can also be submitted electronically at [covermymeds.com/main](https://covermymeds.com/main) (with the exception of Tier Exceptions, which must be submitted telephonically, via fax, or by mail).
4. Respond timely to requests for additional information. CVS Caremark will notify you of the decision by fax. If the request is approved, information in the online pharmacy claims processing system changes to allow the specific members to receive this specific drug. If the request is denied, information about the denial will be provided to you.

If the request is denied, information about the denial will be provided to you.

In the event you or a member disagrees with the decision regarding coverage of a medication, you can request a free copy of the criteria or guidelines used in making the decision and any other information related to the determination by calling CVS Caremark toll-free at **1-855-344-0930**.

## PART D APPEALS

If your prescription drug coverage request is denied, you have the right to file an appeal through our Pharmacy Benefit Manager, CVS Caremark, within 60 calendar days from the date of our first decision. We accept standard and expedited requests by telephone and in writing.

### Part D appeals submission

You can submit a Part D appeal in one of four ways:

- Call the CVS Caremark Part D Appeals Department at **1-855-344-0930 (TTY 711)** 24 hours a day, 7 days a week;
- Go to [covermymeds.com/main](https://covermymeds.com/main) (excluding tier exceptions, which must be submitted by phone, fax, or mail);
- Fax the completed Request for Redetermination of Medicare Prescription Drug Denial form to CVS Caremark at **1-855-633-7673**; or

- Mail the completed Request for Redetermination of Medicare Prescription Drug Denial form to:  
CVS Caremark  
Attn: Part D Appeals  
PO Box 52000, MC109  
Phoenix, AZ 85072-2000

CVS Caremark will notify you of the decision by fax.

## PART D GRIEVANCES

A Part D grievance is any complaint other than one that involves a coverage determination related to prescription drug benefits. A grievance is filed if Clover Health members have any type of problem with us or one of our network pharmacies that does not relate to coverage for a prescription drug. Medicare Part D grievances related to the following topics are processed by Clover Health's contracted Pharmacy Benefit Manager (PBM) CVS Caremark:

- Benefits
- Confidentiality and privacy
- Customer service
- Exceptions
- Pharmacy network
- Quality of care
- Mail order

### Part D grievance submission

Members can contact CVS Caremark at **1-855-479-3657** (PPO plans) or **1-844-232-2316** (HMO plans) to file a grievance, fax a grievance to **1-866-217-3353**, or mail the grievance to:

**CVS Caremark**  
**Medicare Part D Grievances**  
P.O. Box 30016,  
Pittsburgh, PA 15222-0330

### Part D grievances related to the following are handled by Clover Health:

- Enrollment/disenrollment
- Fraud and abuse
- Marketing
- Other premium billing
- Provider prescribing

Members can file these types of grievances using the contact information listed in the **“File a member grievance”** section of the Provider Manual.

# Laboratory Services

We believe in catching conditions earlier and doing our best to prevent them from developing in the first place—and that the best way to do both is with regular lab work.

We encourage you to refer your patients' samples to LabCorp, our trusted laboratory partner. Search our Provider Directory for in-network labs at [cloverhealth.com/members/find-provider](https://cloverhealth.com/members/find-provider).



# Credentialing

To ensure that everyone we partner with meets the industry regulatory requirements, all Clover Health network providers, physicians, nonphysician healthcare professionals, and ancillary providers must get credentialed. This section will show you how.

## CREDENTIALING PROCESS

If you fall under any of the following categories, you require credentialing:

- Audiologists (AUD)
- Certified nurse midwives (CNM)
- Certified nurse practitioners (CNP), clinical nurse specialists (CNS), nurse practitioners (NP)
- Chiropractors (DC)
- Doctoral-level and master-level psychologists (PhD, MS)
- Master-level clinical social workers (MSW, CSW)
- Medical doctors (MD)
- Nutritionists and dietitians (RD)
- Ophthalmologists (MD)
- Osteopathic doctors (DO)
- Physical therapists (PT), occupational therapists (OT), speech/language therapists (ST)
- Physicians assistants (PA)
- Podiatrists (DPM)

Clover Health's Credentialing Committee is composed of a community of physicians representing several specialties and is responsible for the approval and oversight of all participating providers. The Credentialing Committee recommendations are reviewed and acted upon by our Chief Medical Officer.

Clover Health can delegate credentialing and recredentialing activities as appropriate. If any portion of the process is delegated, Clover Health's delegated credentialing and recredentialing policies are followed. We monitor compliance with our policies and procedures of all delegated entities at least annually.

Clover Health completes credentialing activities for a "clean" file within 90 days of receiving a completed application and signed contract. If additional information is needed, we will reach out to you to amend or correct any incomplete or erroneous information.

## INITIAL CREDENTIALING AND APPLICATION SUBMISSION

### Physician and nonphysician healthcare professionals

Clovers uses CAQH as its primary credentialing application to process credentialing for physician and nonphysician healthcare professionals. Clover should be notified using our CAQH form or roster submission. At the time of submission, provider should have a current CAQH attestation. You can submit one of the following application options:

1. Clover uses Council for Affordable Quality Healthcare (CAQH) application, as it ensures a compliant application and a timelier online process. You only need to provide your CAQH ID.
2. An online credentialing application can be completed if CAQH is not used, but the timeline for review can



be significantly longer because the review process is manual. This particular credentialing application must include the following items::

- a. Current valid professional medical license for the practicing state
- b. Current Drug Enforcement Administration (DEA) and Controlled Dangerous Substance (CDS) certificates for the practicing state, required for physicians and, if applicable, for that state (physicians unable to meet this requirement should provide a letter explaining why a DEA and/or CDS will not be obtained and how prescriptions will be covered)
- c. Current Board Certification or copy of the confirmation of registration to sit for a board certification, if applicable
- d. Current proof of adequate professional malpractice insurance with a minimum coverage amount set by the appropriate state statute
- e. Summary of professional work history (going back a minimum of 5 years) with explanation(s) for any gaps of 6 months or more
- f. Documentation or certificates of education and training
- g. Summary of hospital privileges if available

In addition to an updated and complete credentialing application, a completed and signed W-9 must also be submitted.

During the credentialing process, we will check the following entities:

1. The National Practitioner Data Bank (NPDB)
2. Applicable licensure agencies for information on sanctions or limitations on licensure
3. The Office of Inspector General (OIG) and the Department of Health and Human Services for the list of excluded individuals/entities
4. The System for Award Management (SAM) for information on providers barred from participation or otherwise declared ineligible to participate in federal procurement or nonprocurement programs
5. Medicare Opt-Out or other federal reimbursement program for excluded or opt-out providers
6. CMS Preclusion List

## **Ancillary providers**

You must send Clover Health a completed Facility/Ancillary Provider Credentialing Application that is signed and dated within 180 days of the credentialing date, as well as a signed agreement, and the following documents:

1. Current valid state operational license
2. State/Department of Health/Federal License

3. Accreditation/certification by a governmental accrediting body (e.g., CMS, Joint Commission on Accreditation of Healthcare Organizations [JCAHO]), if applicable
4. Current general liability coverage (i.e., documentation showing the amounts and dates of coverage)
5. Medicare certification; if you are not certified, provide proof of participation
6. IRS W-9
7. CLIA

During the credentialing review, we check the following entities:

1. National Practitioner Data Bank (NPDB)
2. Office of Inspector General (OIG), Department of Health and Human Services, for the list of excluded individuals/entities
3. System for Award Management (SAM) for information on providers debarred from participation or otherwise declared ineligible to participate in federal procurement or nonprocurement programs
4. State Medicaid Debarment
5. Medicare Opt-Out List

If an illegible and/or incomplete application packet is submitted, or if required attachments are missing, you will be contacted in an attempt to obtain this information. If the information is not received within 30 days, a cover letter detailing the missing or incomplete items, along with the incomplete application packet, is sent back to you.

When your initial application is approved by the Credentialing Committee, you are sent a welcome letter. If the application is denied, a decision letter that includes rights to appeal the committee's decision is sent out to you following the committee meeting.

## RECREREDENTIALING PROCESS AND REVIEW

Clover Health requires you to undergo and complete a recredentialing review every 3 years. To qualify for recredentialing, you must maintain the same minimum qualification requirements as for the initial credentialing. A recredentialing notification letter is sent out at least 4 months ahead of the 3-year anniversary.

There is no action required of you if the Council for Affordable Quality Healthcare (CAQH) application is complete and updated; or, you can complete and online application with our CVO.. If you fail to respond within 60 days of your 3-year anniversary, it is considered an administrative termination, and a termination letter is sent to you. If you are terminated as a nonresponder, you will need to undergo the initial credentialing process again, which may include the signing of a new contract.

Recredentialing applications must include the following:

- Signed and dated attestation within 180 days of the recredentialing date
- Current valid professional medical license
- Current DEA and CDS certificate for the practicing state, required for physicians and if applicable for that state
- For physicians, a letter explaining why a DEA and/or CDS will not be obtained and how prescriptions will be covered
- Current board certification or copy of the confirmation of registration to sit for a board certification, if applicable
- Current adequate professional malpractice insurance with a minimum coverage amount set by the appropriate state statute
- Summary of professional work history (going back a minimum of 3 years) with explanation(s) for any gaps of 6 months or more

You are encouraged to maintain up-to-date information on your CAQH profile.

Once the recredentialing is completed and approved, you will remain in the Clover Health network. If you get denied when presented to the Credentialing Committee for decision making, you are notified in writing within 10 business days of the committee decision. **The letter includes the reasons for denial** and indicates your rights to appeal the committee's decision.

## DELEGATED ENTITIES

Delegation is a formal process by which a health plan provides a provider group with the authority to perform certain functions on its behalf, such as credentialing. A function can be fully or partially delegated. Full delegation allows all activities of a function to be delegated. Partial delegation allows some of the activities to be delegated.

All participating providers or entities delegated for credentialing/recredentialing are to use the same Clover Health policies and procedures as defined in the delegated credentialing agreement. Delegated oversight audits, in person or remotely, are conducted at least annually.

Although Clover Health can delegate the authority to perform a function, it cannot delegate the ultimate responsibility for fulfilling the service or obligation.

## CONFIDENTIALITY

The Credentialing Department is responsible for ensuring the confidentiality of all information received and maintained in the credentialing and recredentialing processes. Information derived from peer-review functions is protected from subpoena and discovery by state immunity laws, except as otherwise provided by law. This includes proceedings, reports, and records of a peer review specialty committee.

## NONDISCRIMINATION

Clover Health does not discriminate in the credentialing or recredentialing process on the basis of religion, race, color, national origin, age, gender, sexual orientation, height, weight, familial status, marital status, disability, or any other basis prohibited by law. Additionally, Clover Health does not discriminate in credentialing and recredentialing based upon the types of procedures or the risks of the population that you serve.

## REVIEW OF YOUR INFORMATION ON FILE

With the exception of information determined by Clover Health to be peer-review protected, you have the right to request in writing your file information and to subsequently review and correct any erroneous information obtained by Clover Health to support its evaluation of your application.

Send written requests to:

**Clover Health**  
**Attn: Credentialing Department—Credentialing Manager**  
P.O. Box 471  
Jersey City, NJ 07303

## ONGOING MONITORING

Clover Health is responsible for offering its members qualified and competent providers who will be accountable for delivering appropriate and medically necessary care and services. Because of this, Clover Health monitors provider sanctions and limitations. Clover Health is responsible for regularly informing you of any findings related to performance or practice of care.

The Credentialing Department is responsible for the management of ongoing (monthly) monitoring of:

- Medicare-Medicaid sanctions, which can lead to termination/suspension of Provider Agreement
- State licensure/disciplinary actions, which can lead to termination/suspension of Provider Agreement
- Quality-of-care issues, which can lead to a corrective action plan or termination

Any findings are discussed during the monthly Credentialing Committee meeting. If the Credentialing Committee denies you inclusion into Clover Health's network, you are notified in writing within 10 business days of the committee decision. The letter includes reasons for denial and indicates your rights to appeal the committee's decision.

# Provider Termination

While we do everything we can to nurture our partnership with you, there can be times when the only reasonable resolution is to discontinue working together. This section describes what is involved when a partnership is not serving the best interests of either party.

## CIRCUMSTANCE FOR TERMINATION

There can be certain circumstances in which Clover Health decides to terminate its relationship with contracted or participating providers. Depending on the cause, Clover Health can work with you to address the problem, initiate a termination per the terms of your Provider Agreement, or initiate a termination to take effect immediately.

An immediate termination can be initiated for the following reasons:

- Suspension, revocation, condition, expiration, or other restriction of your licensure, certification, and/or accreditation to perform services contemplated under your Provider Agreement
- Suspension or bar from participation in federal healthcare programs
- Determination that you engaged in or are engaging in fraud
- Noncompliance with the general and professional liability insurance requirements set forth in your Provider Agreement
- State sanctions, indictment, arrest, or conviction, or a felony or any criminal charge
- Clover Health's reasonable determination that your immediate termination is necessary for the health and safety of members

Clover Health can also terminate the participation of an individual group provider or can require that an individual group provider cease providing services to members based upon any of the foregoing events, without terminating the Provider Agreement in its entirety.

Certain terminations initiated can also not take effect immediately (terminations for cause, terminations without cause). Refer to your Provider Agreement for details around terminations that cannot take effect immediately and the effective time frames.

In the event of a termination, Clover Health sends a termination notice to you, your ancillary, or your hospital. Clover Health can require you, your ancillary, or your hospital to provide continuity of care until a safe transition to another provider has been made.

Your Provider Agreement will not be terminated or refused renewal solely because you have:

- Advocated on behalf of a member
- Filed a complaint against Clover Health
- Appealed a decision made by Clover Health

Additionally, you can have termination rights of your own. For details about provider termination rights, refer to your Provider Agreement.

### Appeal hearing process

When you, your ancillary, or your hospital requests an appeal of a termination decision, Clover Health's Credentialing and Termination Committee can form a sub-committee to hear your appeal. The sub-

committee consists of no fewer than 3 members. Here are the rules and regulations for holding an appeals process:

- Peers can be providers or healthcare professionals outside of the Clover Health network of providers
- No individuals involved in the investigation of an appeals case can be part of the appeals hearing committee
- The appeals hearing committee voting can be made in person, via phone, or via email
- The medical director appoints a hearing officer who serves as the presiding officer over the hearing
- The presiding officer should:
  - Determine the order and decorum of the hearing and deliberations
  - Assure that all participants have opportunity to present oral and documented evidence
  - Provide guidance to the appeals hearing committee during the hearing and deliberations
- The hearing officer does not have voting privileges

The notice of the final decision of the appeals hearing committee is delivered by certified mail to you, your ancillary, or your hospital 30 days after close of the hearing. The notice includes the final decision, the basis for that decision (affirm, modify, or withdraw the original proposed action), and the Provider Agreement provisions and facts relied upon by Clover Health during the hearing.

## NONRENEWAL OF CONTRACT

Unless otherwise specified, the Provider Agreement Clover Health executes with you automatically renews on the one-year anniversary of the effective date on your Provider Agreement, unless terminated in accordance with the provisions stated in it. A nonrenewal of your Provider Agreement constitutes a termination and will be treated as final.

## CONTINUITY OF CARE

In the event of a termination, whether initiated by you or by Clover Health, our goal is to ensure that your patients, our members, continue to receive the care they require until they no longer require it or until a safe transition can be made (unless otherwise specified).

In the event that you voluntarily decide to leave the network, or Clover Health terminates with/without cause (i.e., a termination that does not fit the criteria of “immediate” as defined above), you must agree to continue to provide covered services until it is safe to discontinue or safe alternatives have been confirmed.

During this continuity-of-care period, you agree to:

1. Accept Clover Health’s established reimbursement rates as payment in full
2. Adhere to Clover Health’s quality improvement requirements
3. Provide medical information related to the care

#### 4. Adhere to Clover Health's policies and procedures

Prior authorization by the **Utilization Management Department** is required during any continuity-of-care period.

To ensure Clover Health stays aligned with its mission to build high-performing, cost-effective provider networks, Clover Health maintains discretion to select the providers with whom it decides to contract. Clover Health is able to make changes to these networks at any time during the contract year, as long as you can continue to furnish all Clover Health covered services in a nondiscriminatory manner, meet established access and availability standards and timely notice requirements, and ensure continuity of care for members.



# Administrative Procedures and Compliance

We are here to ensure your practice stays aligned with compliance guidelines, our marketing policies, and other industry-standard regulations. In the following section, we provide some helpful links and overviews to make it easy for you or your staff to reference or access them.

## CMS GUIDELINES

You and any persons involved in the administration or delivery of the Medicare program benefits must complete the following training requirements within 90 days of initial hire and annually thereafter:

- CMS Medicare Parts C and D Compliance training
- CMS Medicare Parts C and D Fraud, Waste, and Abuse (FWA) training

CMS has developed a web-based training module that can be used to satisfy these training requirements. It is available on the CMS Medicare Learning Network (MED Learn) [website](#).

Clover Health recommends that you read and understand the guidelines set forth by the Centers for Medicare and Medicaid Services. For additional information, visit [cms.gov](https://www.cms.gov).

## MARKETING PLANS

You cannot develop materials that market Clover Health without Clover Health's prior written approval, but you can use CMS-approved materials supplied directly by Clover Health. Under Medicare Advantage program rules, Clover Health and other Medicare Advantage plans must follow CMS marketing guidelines and obtain CMS review and approval for all marketing materials before making such materials available for distribution to eligible individuals.

You can have Clover Health marketing materials, including brochures, posters, or notifications, available in your office as long as Clover Health is not exclusively represented. Materials for other Medicare Advantage plans in which you are a participant must be available as well and in the same location. Medicare Advantage marketing materials can only be displayed in common areas and not in private patient exam rooms.

If you are interested in Clover Health marketing materials to share with members, contact your Clover Health representative.

If a member has a question regarding Clover Health, direct the member to call Clover Health Member Services at **1-888-778-1478 (TTY 711)**. We're available 8 am–8 pm local time, 7 days a week, to assist you. From April 1st through September 30th, alternate technologies (for example, voicemail) will be used on the weekends and holidays.

## AUDIT

Providers must ensure compliance with Medicare laws, regulations, and CMS instructions; agree to audits and inspections by Clover Health, CMS, and/or its designees; cooperate, assist, and provide information as requested; and maintain records for a minimum of 10 years.

# CONFLICT OF INTEREST POLICY

Conflicts of interest are created when an activity or relationship renders you unable or potentially unable to provide impartial assistance or advice, impairs your objectivity, or provides you with an unfair competitive or monetary advantage. Many of the relationships discussed in this document are subject to conflict-of-interest disclosure policies. Even if the relationships are legal, you can have an obligation to disclose their existence.

# Glossary

**Abuse:** Actions that can, directly or indirectly, result in unnecessary costs to the Medicare Program, improper payment, payment for services that fail to meet professionally recognized standards of care, or services that are medically unnecessary. Abuse involves payment for items or services when there is no legal entitlement to that payment and the provider has knowingly and/or intentionally misrepresented facts to obtain payment. Abuse cannot be differentiated categorically from fraud, because the distinction between “fraud” and “abuse” depends on specific facts and circumstances, intent and prior knowledge, and available evidence, among other factors.

**Appeal:** Any of the procedures that deal with the review of adverse organization determinations on the healthcare services the member believes he or she is entitled to receive, including delay in providing, arranging for, or approving the healthcare services.

**Covered services:** Medically necessary healthcare services to which the member is entitled under the terms of the member’s benefit agreement.

**Fraud:** Knowingly and willfully executing or attempting to execute a scheme or artifice to defraud any healthcare benefit program, or to obtain (by means of false or fraudulent pretenses, representations, or promises) any of the money or property owned by, or under the custody or control of, any healthcare benefit program. 18 U.S.C. § 1347.

**First-tier, downstream, and related entities:** Includes contracted physicians, healthcare professionals, facilities and ancillary providers, as well as delegates, contractors, and related parties of the Plan.

**Grievance:** Any complaint or dispute expressing dissatisfaction with the manner in which Clover Health or one of its delegated entities provides healthcare services, regardless of whether any remedial action can be taken.

**Group/group provider:** Employees, affiliates, or any individuals contracted with a group to provide covered services to a Clover Health member.

**Healthcare provider:** Physicians, healthcare professionals, and/or other providers licensed and/or authorized under the laws of the state in which services are provided who are employed by or contracted by Clover Health.

**Medically necessary services:** Services that are necessary for the diagnosis or treatment of disease, illness, or injury, and without which the member can be expected to suffer prolonged, increased, or new morbidity, impairment of function, dysfunction of a body organ or part, or significant pain and discomfort.

**Member benefit agreement:** The agreement between Clover Health and the member that details the benefits to which the member is entitled.

**Organization determination:** Receipt of, or payment for, covered items or services; the amount Clover Health requires an enrollee to pay for covered items or services; or a limit on the quantity of covered items or services.

**Participating provider:** A healthcare provider, hospital, healthcare facility, ancillary provider, or any other person or entity who has contracted with Clover Health to provide covered services to members.

**Provider Agreement:** A signed agreement between Clover Health and a provider outlining the obligations of both parties in the delivery of quality care and covered services to members, and the compensation for those services.

**Provider Manual:** A document that explains Clover Health's operating policies, standards, and procedures for participating providers including, but not limited to, Clover Health's requirements for claim submission and payment, credentialing, utilization review, care management, quality improvement, advance directives, members' rights, grievances, and appeals.

**Quality Improvement Organization (QIO):** An organization comprising practicing doctors and other healthcare experts under contract to the federal government to monitor and improve the care given to Medicare enrollees.

**Representative:** An individual appointed by a member or other party, or authorized under state or other applicable law, to act on behalf of an enrollee or other party involved in an appeal or grievance.

**Waste:** Overutilization of services, or other practices that, directly or indirectly, result in unnecessary costs to the Medicare program. Waste is generally not considered to be caused by criminally negligent actions but rather by the misuse of resources.

# Appendix A: Attachments

SAMPLE MEMBER ID CARD

Clover Health

Choice (PPO) (0XX)

Samantha A Sample

Member ID CPXXXXXXX

Plan ID 80840

RXBIN 004336

RXPCN MEDDADV

RXGRP RX8556

Copayment	In	Out	Copayment	In	Out
PCP Office Visit	\$X	\$X	Specialist Visit	\$X	\$X
ER Visit	\$X	\$X	Urgent Care	\$X	\$X

CMS H5141-0XX

Card Issued: 2022

MedicareRx  
Prescription Drug Coverage X

Member Services: 1-888-778-1478 (TTY/TDD 711)

Provider Services

1-877-853-8019

cloverhealth.com/providers

Submit Claims (Medical)

Clover Health Investments

P.O. Box 981704

El Paso, TX 79998-1637

CVS Caremark® Pharmacy Services

1-855-479-3657

Submit Claims (Pharmacy)

CVS Caremark – Part D Services

P.O. Box 52066

Phoenix, AZ 85072-2066

Preferred Lab: LabCorp

1-855-533-2677 (1-855-LabCorp)

Claims EDI# 13285

Medicare limiting charges apply.

my.cloverhealth.com





# Clover Health

## Prior Authorization Request



Need faster turnaround times?  
Go online: [cloverhealth.com/pre-auth](https://cloverhealth.com/pre-auth)



### HOW TO USE THIS FORM:

1. **Complete** all required fields marked with an **asterisk (\*)**.  
Incomplete forms may be delayed unless all required information is received.
2. **Attach** copies of supporting clinical information.  
Required clinical documentation is listed on our website: [cloverhealth.com/pre-auth-list](https://cloverhealth.com/pre-auth-list)
3. **Fax** this form to 1-800-308-1107
4. **Call** us with questions, 1-888-995-1690 to chat with our Utilization Management dept.

#### MEMBER INFORMATION (please print clearly)

Member Name*	Member ID*	Date of Birth* ____/____/____ (MM / DD / YYYY)
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#### REQUESTING PROVIDER / FACILITY INFORMATION

Requesting NPI (Provider or Facility)* _____			Requesting Contact Name	
Requesting MD/Facility Name*			Title/Dept.	
Address*			Email	
City*	State*	ZIP code*	Phone	Fax

#### SERVICING PROVIDER / FACILITY INFORMATION

Servicing NPI (Provider or Facility)* _____		<input type="checkbox"/> Same as requesting Provider or Facility	Servicing Contact Name	
Servicing MD/Facility Name*		Specialty*	Title/Dept.	
Address*			Email	
City*	State*	ZIP code*	Phone	Fax

#### AUTHORIZATION REQUEST (please attach copies of required clinical documentation)\*

<b>Service Type*</b> <input type="checkbox"/> Inpatient <input type="checkbox"/> Outpatient	<b>Place of Service*</b> <input type="checkbox"/> MD Office <input type="checkbox"/> Home Health <input type="checkbox"/> DME <input type="checkbox"/> Amg Surg. <input type="checkbox"/> Other _____	<b>Start Date or Admission Date*</b> ____/____/____	<b>End Date or Discharge Date</b> ____/____/____	
Primary Procedure Code (CPT/HCPCS)	Unit(s)	Modifier	<b>Diagnosis Code (ICD 10)*</b> _____	Service Description
Additional Procedure Code(s) (CPT/HCPCS)	Unit(s)	Modifier	Diagnosis Code (ICD 10)	Service Description

#### URGENT REQUEST (If applicable, explain medical need to expedite\*)

Routine requests are processed on a 14 calendar day timeframe, but does not mean we will take the full 14 days as we will process according to the member's needs and no later than 72 hours if the physician documents that would place the member's health in danger.

Total  
Pages:

Confidentiality Notice: This electronic fax transmission (including any documents, files or previous email messages attached to it) may contain confidential information that is intended for a specific individual and purpose and that is privileged or otherwise protected by law. If you are not the intended recipient, or a person responsible for delivering it to the intended recipient, a delete this fax and notify Clover UM of the error.

# Professional Update Request

Email: [Providers@Cloverhealth.com](mailto:Providers@Cloverhealth.com)

Fax: Provider Data Management 1-866-201-3008

# Clover Health

<b>INSTRUCTIONS</b>					
Use this form to report provider information changes or updates. <b>W9 required for TIN changes or changes to billing address.</b> Email form to <a href="mailto:Providers@Cloverhealth.com">Providers@Cloverhealth.com</a> or Fax to Provider Data Management 1-866-201-3008					
<b>GENERAL INFORMATION</b>					
Line(s) of Business		<input type="checkbox"/> Medicare Advantage		<input type="checkbox"/> Direct Contracting	
Office Contact		Phone #		Date	
Practice Email		Preferred Method of Contact <input type="checkbox"/> Phone <input type="checkbox"/> Email			
Practice Name		Practice NPI		Tax ID	
Provider Name		Provider NPI		Provider Type <input type="checkbox"/> PCP <input type="checkbox"/> Specialist	
<b>ADDRESS OR PHONE NUMBER CHANGE</b>					
Check all boxes that apply for the type of change and specify what is changing					
<b>Change 1</b>		Effective Date:		<b>Change 2</b>	
Effective Date:				Effective Date:	
<b>Change Type</b>	<b>What's Changing</b>		<b>Change Type</b>	<b>What's Changing</b>	
<input type="checkbox"/> Add New	<input type="checkbox"/> Office	<input type="checkbox"/> TIN	<input type="checkbox"/> Add New	<input type="checkbox"/> Office	
<input type="checkbox"/> Term	<input type="checkbox"/> Mailing		<input type="checkbox"/> Term	<input type="checkbox"/> Mailing	
<input type="checkbox"/> Change	<input type="checkbox"/> Payee/billing		<input type="checkbox"/> Change	<input type="checkbox"/> Payee/billing	
Old Address			Old Address		
New Address			New Address		
New Phone #		New Fax #		New Phone #	
				New Fax #	
<b>NAME CHANGE</b>					
For an individual name change, attach copy of marriage license, divorce decree, etc.					
Previous Name			New Name		Effective Date
<b>TAX ID CHANGE (ATTACH W9)</b>					
Previous Name			New Name		Effective Date
<b>PROVIDER PANEL STATUS CHANGE</b>					
Panel Status <input type="checkbox"/> Open <input type="checkbox"/> Closed		Effective Date			
<b>SPECIALTY CHANGE</b>					
Previous Specialty			New Specialty		
Is the provider board certified in this specialty?			<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, attach a copy of board certification	
<b>AUTHORIZED SIGNATURE</b>					
Person authorized to make change (Print or Type Name)				Email	
Signature		Title		Date	

**Update Request/Attestation**

Fax: Provider Data Management 1-866-201-3008

INSTRUCTIONS					
Use this form to report institutional or ancillary changes or updates. <b>W9 is required for TIN changes or changes to billing address.</b>					
Email form to Providers@Cloverhealth.com or Fax to Provider Data Management 1-866-201-3008					
GENERAL INFORMATION					
Line(s) of Business		Medicare Advantage		Direct Contracting	
Office Contact		Phone #		Date	
Practice Email		Preferred Method of Contact			
		Phone		Email	
Institutional/Ancillary Name		Practice NPI		Tax ID	
Doing Business As Name (if applicable)		Provider National Provider Identifier			
ADDRESS OR PHONE NUMBER CHANGE					
Check all boxes that apply for the type of change and specify what is changing					
<b>Change 1</b>	Effective Date		<b>Change 2</b>	Effective Date	
<b>Type of Change</b>	<b>What's Changing</b>		<b>Type of Change</b>	<b>What's Changing</b>	
Add New	Office		Add New	Office	
Term	Mailing		Term	Mailing	
Change	Tax ID		Change	Tax ID	
	Payee/billing/vendor			Payee/billing/vendor	
Old Address		Old Address			
New Address		New Address			
New Phone #	New Fax #	New Phone #	New Fax #		
NAME CHANGE					
Previous Name		New Name		Effective Date	
TAX ID CHANGE (ATTACH W9 FOR EACH LOCATION)					
Previous Name		New Name		Effective Date	
AUTHORIZED SIGNATURE					
Person authorized to make change (Print or Type Name)				Email	
Signature		Title		Date	

# Clover Health

## Claims Appeal & Dispute Form

This form is to be used to request a redetermination if Clover Health overpaid, underpaid, or denied your claim. Please fill out every section of this form - if not, your request may be placed on hold until we receive the correct information.

<b>Provider Information</b> <input type="checkbox"/> INN <input type="checkbox"/> OON		<b>Contact Information</b>	
Provider/Group Name:		Name:	
Tax ID or NPI:		Address:	
<b>Patient Information</b> <input type="checkbox"/> HMO <input type="checkbox"/> PPO		Phone #: (      )	
Patient Name:		Fax #: (      )	
Member ID: CP _____		<b>Claim Information</b>	
<b>Attachments</b>		Claim Number:	
Remittance Advice <input type="checkbox"/> Medical Records <input type="checkbox"/>		Date of Determination* ____ / ____ / ____	
Supporting Documentation for Dispute <input type="checkbox"/>		Date(s) of Service: ____ / ____ / ____	
Waiver of Liability (REQUIRED for OON) <input type="checkbox"/>		____ / ____ / ____	
<b>Reason for Request (Please Select One)</b>			
Overpayment <input type="checkbox"/> Underpayment** <input type="checkbox"/> Denial Code(s) <input type="checkbox"/> _____			
Amount Paid: \$ _____ Expected Amount: \$ _____			
Whole Claim: <input type="checkbox"/> CPT Code(s): <input type="checkbox"/> _____			
Other: (Please provide a description. If this relates to a Retro Authorization, specify the reason for the exception request.)			
<b>Return Information</b>			
<b>INN providers should submit requests to:</b> Mail: PO Box 2092 Jersey City, NJ 07303 Fax: 1-888-240-8243 Secure Email: PO_Box_2092@cloverhealth.com		<b>OON providers should submit requests to:</b> Mail: PO Box 2091 Jersey City, NJ 07303 Fax: 1-732-412-9706 Secure Email: PO_Box_2091@cloverhealth.com	

\*Please provide good cause if dispute is filed after 60 days from the date of determination.

\*\*Inquiries are considered underpayments only if the whole claim or the code being disputed was initially paid

# Clover Health

## Request for Medicare Prescription Drug Coverage Determination

<b>Send form by mail or fax:</b>	<b>Who may make a request:</b>
<b>Address:</b> CVS Caremark Part D MC109; P.O. Box 52000 Phoenix, AZ 85072-2000 <b>Fax #:</b> (855) 633-7673	Your prescriber may ask us for a coverage determination on your behalf. If you want another individual (such as a family member or friend) to make a request for you, that individual must be your representative. Contact us to learn how to name a representative. <b>Coverage Determination website:</b> <a href="http://www.cloverhealth.com">www.cloverhealth.com</a> <b>Coverage Determination phone:</b> (844) 232-2316

<b>Enrollee's Information:</b>		
Name:		
Street Address:		
City:	State:	Zipcode:
Phone Number: (    )    -	Birth Date:	
Enrollee's Plan ID #:		

<b>Complete the following section ONLY if the person making this request is not the enrollee or prescriber:</b>		
Requestor's name:		
Relationship to the Enrollee:		
Street Address:		
City:	State:	Zipcode:
Phone Number: (    )    -		
<b>Representation documentation for appeal requests made by someone other than enrollee or the enrollee's prescriber:</b> Attach documentation showing the authority to represent the enrollee (a completed Authorization of Representation Form CMS-1696 or a written equivalent). For more information on appointing a representative, contact your plan or 1-800-Medicare, TTY: 1-877-486-2048, 24 hours per day, 7 days a week.		

<b>Name of prescription drug you are requesting:</b> (if known, include strength and quantity requested per month)
---

Type of coverage determination request	
Please choose any that apply:	
<input type="checkbox"/>	I need a drug that is not on the plan's list of covered drugs (formulary exception).*
<input type="checkbox"/>	I have been using a drug that was previously included on the plan's list of covered drugs, but is being removed or was removed from this list during the plan year (formulary exception).*
<input type="checkbox"/>	I request prior authorization for the drug my prescriber has prescribed.*
<input type="checkbox"/>	I request an exception to the requirement that I try another drug before I get the drug my prescriber prescribed (formulary exception).*
<input type="checkbox"/>	I request an exception to the plan's limit on the number of pills (quantity limit) I can receive so that I can get the number of pills my prescriber prescribed (formulary exception).*
<input type="checkbox"/>	My drug plan charges a higher copayment for the drug my prescriber prescribed than it charges for another drug that treats my condition, and I want to pay the lower copayment (tiering exception).*
<input type="checkbox"/>	I have been using a drug that was previously included on a lower copayment tier, but is being moved to or was moved to a higher copayment tier (tiering exception).*
<input type="checkbox"/>	My drug plan charged me a higher copayment for a drug than it should have.
<input type="checkbox"/>	I want to be reimbursed for a covered prescription drug that I paid for out of pocket.
<p><b>*NOTE:</b> If you are asking for a formulary or tiering exception, your prescriber <b>MUST</b> provide a statement supporting your request. Requests that are subject to prior authorization (or any other utilization management requirement), may require supporting information. Your prescriber may use the attached "Supporting Information for an Exception Request or Prior Authorization" to support your request.</p>	

Additional information we should consider: (attach any supporting documents)
--

Important Note: Expedited Decisions
<p>If you or your prescriber believe that waiting 72 hours for a standard decision could seriously harm your life, health, or ability to regain maximum function, you can ask for an expedited (fast) decision. If your prescriber indicates that waiting 72 hours could seriously harm your health, we will automatically give you a decision within 24 hours. If you do not obtain your prescriber's support for an expedited request, we will decide if your case requires a fast decision. You cannot request an expedited coverage determination if you are asking us to pay you back for a drug you already received.</p> <p><input type="checkbox"/> <b>CHECK THIS BOX IF YOU BELIEVE YOU NEED A DECISION IN 24 HOURS</b> If you have a supporting statement from your prescriber, attach it to this request.</p>

Signature:	Date:
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**Supporting information for an Exception Request or Prior Authorization:**

FORMULARY and TIERING EXCEPTION requests cannot be processed without a prescriber's supporting statement. PRIOR AUTHORIZATION requests may require supporting information.

☐ **REQUEST FOR EXPEDITED REVIEW:** By checking this box and signing below, I certify that applying the 72 hour standard review timeframe may seriously jeopardize the life or health of the enrollee or the enrollee's ability to regain maximum function.

**Prescriber's Information:**

Name:

Street Address:

City:

State:

Zipcode:

Office Phone:

Fax:

Office Contact Person:

Prescriber's Signature:

Date:

**Diagnosis and Medical information:**

Medication:

Frequency:

Strength and route of administration:

Date started:

☐ NEW START

Expected length of therapy:

Quantity (per 30 days):

Height/Weight:

Drug Allergies:

**DIAGNOSIS** – Please list all diagnoses being treated with the requested drug and corresponding ICD-10 codes. (If the condition being treated with the requested drug is a symptom e.g. anorexia, weight loss, shortness of breath, chest pain, nausea, etc., provide the diagnosis causing the symptom(s) if known):

ICD-10 Code(s)

**Other RELEVANT DIAGNOSES:**

ICD-10 Code(s)

DRUG HISTORY: (for treatment of the condition(s) requiring the requested drug)		
DRUGS TRIED: (if quantity limit is an issue, list unit dose/total daily dose tried)	DATES of Drug Trials:	RESULTS of previous drug trials FAILURE vs INTOLERANCE (explain):
What is the enrollee's current drug regimen for the condition(s) requiring the requested drug?		
DRUG SAFETY		
Any FDA NOTED CONTRAINDICATIONS to the requested drug?		<input type="checkbox"/> YES <input type="checkbox"/> NO
Any concern for a DRUG INTERACTION with the addition of the requested drug to the enrollee's current drug regimen?		<input type="checkbox"/> YES <input type="checkbox"/> NO
If the answer to either of the questions noted above is yes, please 1) explain issue, 2) discuss the benefits vs potential risks despite the noted concern, and 3) monitoring plan to ensure safety		
HIGH RISK MANAGEMENT OF DRUGS IN THE ELDERLY		
If the enrollee is over the age of 65, do you feel that the benefits of treatment with the requested drug outweigh the potential risks in this elderly patient?		<input type="checkbox"/> YES <input type="checkbox"/> NO
OPIOIDS (please complete the following questions if the requested drug is an opioid)		
What is the daily cumulative Morphine Equivalent Dose (MED)?		mg/day
Are you aware of other opioid prescribers for this enrollee? If so, please explain.		<input type="checkbox"/> YES <input type="checkbox"/> NO
Is the stated daily MED dose noted medically necessary?		<input type="checkbox"/> YES <input type="checkbox"/> NO
Would a lower total daily MED dose be insufficient to control the enrollee's pain?		<input type="checkbox"/> YES <input type="checkbox"/> NO



## RATIONALE FOR REQUEST

- ☐ **Alternate drug(s) contraindicated or previously tried, but with adverse outcome, e.g., toxicity, allergy, or therapeutic failure** [Specify below if not already noted in the DRUG HISTORY section earlier on the form: (1) Drug(s) tried and results of drug trial(s) (2) if adverse outcome, list drug(s) and adverse outcome for each, (3) if therapeutic failure, list maximum dose and length of therapy for drug(s) trialed, (4) if contraindication(s), please list specific reason why preferred drug(s)/other formulary drug(s) are contraindicated]
- ☐ **Patient is stable on current drug(s); high risk of significant adverse clinical outcome with medication change** [A specific explanation of any anticipated significant adverse clinical outcome and why a significant adverse outcome would be expected is required – e.g. the condition has been difficult to control (many drugs tried, multiple drugs required to control condition), the patient had a significant adverse outcome when the condition was not controlled previously (e.g. hospitalization or frequent acute medical visits, heart attack, stroke, falls, significant limitation of functional status, undue pain and suffering), etc.]
- ☐ **Medical need for different dosage form and/or higher dosage** [Specify below: (1) Dosage form(s) and/or dosage(s) tried and outcome of drug trial(s); (2) explain medical reason (3) include why less frequent dosing with a higher strength is not an option – if a higher strength exists]
- ☐ **Request for formulary tier exception** [Specify below if not noted in the DRUG HISTORY section earlier on the form: (1) formulary or preferred drug(s) tried and results of drug trial(s) (2) if adverse outcome, list drug(s) and adverse outcome for each, (3) if therapeutic failure/not as effective as requested drug, list maximum dose and length of therapy for drug(s) trialed, (4) if contraindication(s), please list specific reason why preferred drug(s)/other formulary drug(s) are contraindicated]
- ☐ **Other:** (explain below)

Required Explanation: