



Activ News

May 1, 2023

Clover Health

Clover Health provides their customers with Medicare Advantage plans. The plans only cover chiropractic adjustments (98940 – 98942). We have recently received notification that, as of January 1, 2023, Clover Health has changed their co-payment structure.

Clover Health will cover claims for their plan participants regardless of the provider's network participation. The total allowable amount will be the same for both in and out of network providers. It is based on the CMS fee schedule. However, there is a difference in copayments. The copayment is lower for in-network Providers, which is a great benefit for the patient. According to the information we were given by Clover Health the copayments are:

- In-Network Copay - \$5
- Out-of-Network Copay - \$25

If claims are submitted through ActivHealthCare the lower copayment will apply. If claims are submitted directly to Clover Health, the higher copayment will apply. Either way, the allowable amount will be the same.

Eligible expenses for Clover Health is based on the CMS fee schedule, which can be found on the CMS.gov website in the link below:

<https://www.cms.gov/medicare/medicare-fee-for-service-payment/pfslookup?redirect=/pfslookup/>

How To File Claims With ActivHealthCare

We have recently updated the How to File Claims instructions on our website under Network Resources at <https://www.activhealthcare.com/network-resources/training>. We updated the instructions to provide more details on how to submit claims for Ambetter Virtual Access plans.

Please review the instructions and follow them closely. Three key points to remember on page 1 of the instructions are:

1. If the primary network listed on the insurance ID card is on the Network Affiliate sheet, the claim must be submitted through Activ.
2. Office Ally is the only clearinghouse with which ActivHealthCare works. If you use a different clearinghouse, you must submit paper claims. The format of the address

must be correct whether submitting through Office Ally or on paper. The AHC01 prefix must be exact. It is a programming code which will trigger Office Ally to send a copy of the claim to ActivHealthCare and perform a few required edits on the claim before it reaches the payor.

3. If you do not use Office Ally as your clearinghouse, the paper claims must be submitted through ActivHealthCare. You will still need to format the address as indicated above. We will then convert your claim to an electronic format and submit it through Office Ally. This process will add several business days to the turn-around time on the claim, but it is more efficient than using USPS. This is why we need the address formatted properly on the top of your claims.

If you have any questions, please do not hesitate to contact us.

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