IOWA HEALTH ADVANTAGE

Quick Reference Guide

IowaHealthAdvantage.com
January 1, 2026 – December 31, 2026

Y0144_PRQRG_IA26

Quick Reference Guide

Iowa Health Advantage is a Health Maintenance Organization (HMO) contracted with Medicare and offers Institutional Special Needs Plans specifically designed for eligible Medicare beneficiaries living in one of our participating long-term care nursing homes or assisted living facilities or individuals living in the community that require an institutional level of care. In addition to providing all standard benefits offered by traditional Medicare, we include Part D pharmacy benefits, supplemental benefits not covered by traditional Medicare, and extensive clinical care management to ensure every member receives the services necessary to achieve their short- and long-term care goals. Our plan is contracted with TruHealth Advanced Practice Providers and RN case managers who, along with our clinical pharmacists, work with the member's primary care physician to address each member's full range of medical, functional, and behavioral health care needs in a coordinated and member-centric manner.

The plans offered through Iowa Health Advantage are:

- **Iowa Health Advantage (HMO-ISNP)** for Medicare Beneficiaries that reside in contracted nursing homes in the plan service area
- **Iowa Heath Advantage Choice (HMO-ISNP)** for Medicare Beneficiaries that live at home or in an assisted living facility (ALF) and the Beneficiary has been certified to need the type of care usually provided in a nursing home.

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Please visit our website at **IowaHealthAdvantage.com** and click on the Providers and Partners page. Here you will find the full provider manual, provider forms, resources, provider training materials and other important information.

Important plan contact information

Provider help desk: General provider contract questions, claims status/payment questions, general plan information	**866-327-0523** (option 4)
Provider Payment Method Inquiries: Virtual card, ACH, or other payment inquiries	**888-834-3511**
Customer service: Verify member's benefits / coverage, general benefits questions	**866-327-0523** (option 4)
Utilization management: Authorizations for medical services, and continued stay reviews / updates	**866-327-0523** (option 4)
Website	**IowaHealthAdvantage.com**

Other important contact information

TruHealth Advanced Practice Provider / RN Case Manager: Share clinical information, request clinical assistance	**866-327-0523** (option 1) **Fax: 855-507-1900**
NAVITUS PHARMACY Technical Help Desk: General questions related to Part D drugs. Inquiries may pertain to operational areas related to Part D coverage such as benefit coverage, prior authorization, claims processing, claims submission, and claims payment.	**866-270-3877**

***TTY/TDD: 833-312-0046**

Iowa Health Advantage provides for interpretation services to our providers who provide health services to our members with limited English proficiency and diverse cultural and ethnic backgrounds. If you require the services of a professional interpreter when dealing with one of our Iowa Health Advantage members call the provider help desk at 866-327-0523.

Hours of operation are 8:00 a.m. – 8:00 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31; and Monday to Friday (except holidays) from April 1 through September 30.

Claims processing

Electronic claims (preferred)	Clearinghouse: Availity EDI billing number: RP075
Mailing address (paper claims)	P.O. Box 31039 Tampa, FL 33631-3039
For TIMELY FILING REQUIREMENTS for initial and corrected claims, please refer to your provider agreement. See additional claims filing information on the following pages.	

Identification of Iowa Health Advantage Members

Iowa Health Advantage members are issued a member identification card, a sample of which is below. Members have been asked to bring their ID card at each visit, but many may present for care with a copy of their Nursing Home Medical Record Face Sheet. This may be your primary means of identification rather than the ID card. Please see example copies of the Face Sheet on the next page; these will vary in information and format based on the facility, but all will have a section that identifies the primary payor as Iowa Health Advantage. Most of our members have Medicaid as the secondary payor, so you may find the member's Medicaid number on the Face Sheet as well; if not, please contact the Skilled Nursing facility.

Sample Member ID Cards

Identification of Iowa Health Advantage Members

You can also identify a Iowa Health Advantage member when they come into your office or facility by reviewing a copy of their Skilled Nursing Facility Face Sheet. Information and format of the Face Sheets will vary by facility; below please see example formats.

Sample face sheet (1)

Run Date/Time: 1/1/2021 3:04:44 PM		PATIENT ID: 123456		Admission ID: MNC 12345		Enterprise ID: None	
PATIENT NAME:		Preferred Name		U.S. Citizen		Martial Status	
Doe, Jane A.				Y		Widowed	
Phone #	SSN	Occupation (current or former)	Education Level	Military Service	Age	Birthdate	Email
731-555-1212	000-00-0000				81	3/6/1937	
Primary Residence							
Address		City, State, Zip		County			
123 ABC Road		Somewhere, TN 55512		Benton			

Admit From	Admit Date/Time		Discharge Date	Org Location
XYZ Hospital	2/2/2021			B/106/100 Hall/Sta
	8:00:00 PM			
Medicaid No.	Medicare A No.	Medicare B No.	Other Insurance	
ZBCM55555555	None	T03001234	RUGs Pending - RUG Pend/NA/NA; Private Pay- Pvt Pay/NA/NA; Private Pay - Pat Liab/NA/NA; Medicaid of TN - MCD?12345678912/NA; American Health Adv A - American Health Adv/T03001234/NA	

Sample face sheet (2)

RESIDENT INFORMATION						
Resident Name	Preferred Name	Unit	Room/Bed	Admission Date	Init.Adm.Date	Orig. Adm.Date
DOE, JOHN B.				5/19/2021	4/23/2021	4/23/2021
Previous address		Previous phone		Legal Mailing Address		
555 Wind Breeze Street, Memphis TN 38116		901-555-5656		Same as Previous Address		
Sex	Birthdate	Age	Martial Status	Religion	Race	Occupation(s)
M	5/14/1940	80	Widowed	Non Denominational	Black or African American	mechanic
Admitted From		Admission Location		Birth Place		Citizenship
Acute care hospital		Baptist East				U.S.
TN MCO Number		Medicare (HIC) #		Medicare Beneficiary ID		
123456789				1Y23Y4GR56		
Social Security #		Insurance 2		Insurance		
123-45-6789				American Health Advantage		
Policy #		Insurance Policy # 2				
T03009876						
PAYER INFORMATION						
Primary Payer	AMERICAN HEALTH ADVANTAGE OF TN	Member ID #	T03009876	Group #	null	Ins Company
Second Payer	Medicaid	Medicaid #	TD987543210			
Third Payer		Policy #		Group #		Ins. Company
Fourth Payer		Medicaid #		Group #		Ins. Company

Supplemental Benefits Offered in 2026

In addition to providing all standard benefits offered by traditional Medicare, Iowa Health Advantage plan(s) include Part D pharmacy benefits, and the following supplemental benefits not covered by traditional Medicare.

Routine podiatry visits: Network Podiatrist provides services in office or nursing home setting; services include routine foot care, nail trimming and nail debridement. Iowa Health Advantage plan covers up to six (6) visits per year; Iowa Health Advantage Choice plan covers up to four (4) visits per year.

Vision benefits: Through Network Vision Providers, one routine eye exam annually. Iowa Health Advantage offers an allowance for eyewear (contact lenses, eyeglasses lenses and frames) up to $300 per year; Iowa Health Advantage Choice offers an allowance up to $225 per year. Administered through Nations Benefits at 877-212-0358 via debit card issued to member.

In home / out of home support services: Ordered by PCP or Plan Care Team for a companion to assist member with medical appointments outside of the facility or home or assist with ADL's, comfort and/or supervision in facility/home. Iowa Health Advantage plan covers up to 40 hours per member per year.

Hearing – testing and aids: Annual hearing evaluation; one screening per year for hearing aid fitting/evaluation administered through Nations Hearing at 877-212-0358. Includes two (2) hearing aids, up to $500 allowance per year per ear.

Over-the-counter (OTC) supplies: Iowa Health Advantage Choice plan ONLY. Medicare-approved OTC health and wellness products, up to $105 per month (unspent monthly funds will carry over until end of calendar quarter); administered through Nations OTC at 877-212-0358. Items ordered online, via phone or catalog.

Specialty supplemental benefits for the chronically ill: Iowa Health Advantage Choice plan ONLY. Qualified members referred to this food/produce program by PCP or Plan Care Team for easy access to healthy food and produce at network retail locations; up to $115 per month (unspent monthly funds will carry over until end of calendar quarter), via debit card. Administered by Nations Benefit at 877-212-0358.

Other transportation: Routine, non-emergent transportation services by facility-owned van/medical transport to any health-related location. Iowa Health Advantage plan ONLY covers up to thirty-eight (38) one-way trips per benefit year per member. Routine transportation is NOT COVERED under the Iowa Health Advantage Choice plan.

2026 Prior Authorization List

Prior Authorization is required for the following covered services (by service level).
Services must be provided according to the Medicare Coverage Guidelines and limitations and are subject to review. All medical care, services, supplies and equipment must be medically necessary.

- **Ambulance Services** Medicare covered non-emergency Ambulance transportation services (**NOTE:** No authorization is needed for non-emergency transport from hospital to nursing home and nursing home to hospital)
- **Cardiac Rehabilitation and Intensive Cardiac Rehabilitation**
- **Diabetic Supplies** with billed charges in excess of $250
- **Diagnostic Radiological Services** e.g. High-Tech Radiology Services including but not limited to MRI, MRA, PET, CTA, CT Scans, and SPECT require prior authorization. (**NOTE:** No authorization required for Outpatient X-ray Services)
- **DME, Prosthetics, and Orthotics** with billed charges in excess of $250
- **Genetic Testing**
- **Home Health Care**
- **Inpatient Care** including but not limited to Inpatient Acute, Psychiatric, etc.
- **Medicare Part B Chemotherapy Drugs** with billed charges in excess of $250
- **Other Medicare Part B Drugs** covered drugs with billed charges in excess of $250
- **Out-of-Network Providers / Services** including but not limited to physicians, cardiac rehab, intensive cardiac rehab, DME, prosthetics, orthotics suppliers, diagnostic tests/procedures, genetic testing; non-emergent ambulance transport, therapeutic radiological services, ambulatory surgery centers, inpatient and outpatient hospital and outpatient hospital observation, home healthcare, outpatient physical, speech/language, occupational therapy, skilled nursing facility care, etc.
- **Outpatient Hospital and Ambulatory Surgery Services**
- **Outpatient Observation**
- **Partial Hospitalization**
- **Skilled Nursing Facility** Medicare-required three midnight stay is waived
- **Therapy Services** (Physical, Speech, and Occupational Therapy) **Not** performed at LTC residence or other SNF Therapy Setting

NO AUTHORIZATION IS REQUIRED FOR:

- Medically necessary emergent services
- Urgently needed care
- Dialysis services

Request for Authorization of Services

(Form available at IowaHealthAdvantage.com on Providers and Partners page)

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REQUEST FOR AUTHORIZATION OF SERVICES

FAX REQUEST TO: (866) 516-3068

Prior authorization is required for services by any non-participating provider and for certain services by participating providers. Payment only for the medical services noted below, and is subject to the limitations and exclusions as outlined in the Evidence of Coverage.

Authorization Request

Member name: _____ DOB: ___ / ___ / ___ Member ID: _____

Nursing facility: _____

Requesting provider / type: _____ NPI / TIN: _____

Phone number: (_____) _____ Fax number: (_____) _____

Primary diagnosis: _____

Diagnoses (ICD-10 codes) related to auth. request: _____

Servicing provider / type: _____ NPI / TIN: _____

Servicing provider phone number: (_____) _____ Servicing provider fax number: (_____) _____

Include **all clinical documentation** with request. *Note: A delay in submitting all relevant and necessary clinical required to make a medical necessity decision may result in a delay in receiving an authorization determination.*

☐ Inpatient admit ☐ Observation ☐ Behavioral health admit ☐ SNF (post hospital discharge) ☐ SIP (skill in place)

Start date for service checked above (mandatory) : ___ / ___ / ___

☐ DME ☐ New patient: non-participating physician office visit ☐ Follow-up: non-participating physician office visit

Procedure code(s) / quantities: _____ Scheduled date for services: ___ / ___ / ___

Diagnostic testing or procedure (list test or procedure): _____

Procedure code(s): _____ Scheduled date for services: ___ / ___ / ___

Therapy / Home Health Care

Request for Part B therapy or home health services (attach care plan, initial evaluation, and most recent therapy notes)

Request is for: ☐ Initial visits ☐ Additional visits

	Number of visits requested	Frequency	Procedure code(s)	SOC	Evaluation
Physical therapy		W			
Occupational therapy		W			
Speech therapy		W			
Home health aide		W			N/A

To be completed by person requesting authorization

☐ **Standard authorization**: authorization requests (properly completed and including supporting medical record documentation) are completed within 14 days per the CMS guidelines. Our goal is 5-7 days.	☐ **Expedited authorization** (must read and sign): By signing below I certify that waiting for a decision under the standard time frame could place the member's life, or health in serious jeopardy.

Signature: _____ Date completed: ___ / ___ / ___

Name of person completing this form (please print): _____

Notification will be faxed upon determination; please complete the following for notification of the decision.

Who is receiving authorization notification fax (please print): _____

Contact phone number: (_____) _____ Authorization notification fax number: (_____) _____

This authorization is NOT a guarantee of eligibility or payment. Any services rendered beyond those authorized or outside approval dates will be subject to denial of payment. This facsimile message is privileged and confidential. It is transmitted for the exclusive use of the addressee. This communication may not be copied or disseminated except as directed by the addressee. If you have received this communication in error, please notify us immediately.

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Claims submission and claims processing

Electronic claims (preferred)	Clearinghouse: Availity EDI billing number: RP075
Mailing address (paper claims)	P.O. Box 31039 Tampa, FL 33631-3039
For TIMELY FILING REQUIREMENTS for initial and corrected claims, please refer to your provider agreement.	

If your clearinghouse says they do not show our Payor ID as able to transmit 837 (claims) or 835 (ERA) files please contact the Availity Helpdesk at 1-800-282-4548 or https://www.availity.com/customer-support/

Important tips for claims submissions

- NPI numbers should be entered as follows:

  Individual Provider NPI goes in Box 24J on CMS1500

  Group NPI goes in Box 33A on CMS 1500

  Attending Physician NPI goes in box 76 on UB04

  Operating Physician NPI goes in box 77 on UB04

- Place all associated authorization numbers in Box 23 of the CMS1500 or Box 63 of the UB04

- For electronic submission, which is the preferred method, please use the following field locations for authorization numbers: CMS1500: 837p: Loop 2300, 2-180-REF02 (G1) UB04: 837i: Loop 2300, REF02

- Do not include multiple Place of Service codes on an individual claim; submit separate claims for each Place of Service. Claims submitted with multiple Place of Service Codes may be denied.

Please continue reading to view the Claims Reconsideration and Claims Dispute Resolution.

Participating Provider Reconsiderations and Claim Dispute Resolution

A participating provider may file a request for reconsideration of an Iowa Health Advantage claim determination if the participating provider disagrees with the Iowa Health Advantage claim determination. Such request must be submitted within 180 calendar days from the date of the initial Explanation of Payment (EOP).

To request a claims review / reconsideration, the participating provider must complete the Request for Reconsideration of a Claim Determination form and mail the completed form including required supporting documents to:

Iowa Health Advantage
Attn: Claims Dispute
201 Jordan Road, Suite 200
Franklin, TN 37067
Fax: 844-280-5360

Request for reconsideration of a claim determination form

(Form available at IowaHealthAdvantage.com on Providers and Partners page).

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Provider Dispute Resolution Request

- Please complete the form below. Fields with an asterisk (*) are required.
- Be specific when completing the Description of Dispute and Expected Outcome sections.
- Fax the completed form, along with any required supporting documentation, to 1-844-280-5360; OR Mail to:

  Iowa Health Advantage
  201 Jordan Road
  Franklin, TN 37067

*Provider NPI:	*Provider Tax ID:
*Provider Name:	Contracted: ☐ Yes ☐ No
*Provider Address:	
Provider Type: ☐ Skilled Nursing Facility (SNF) ☐ Hospital ☐ Ambulance ☐ DME ☐ Rehab ☐ Other (Please Specify): _____	
Claim Information: ☐ Single ☐ Multiple (Please Provide Listing) Number of Claims: _____	
*Patient Name:	
*Health Plan ID Number:	Claim Number:
*Date of Service:	Original Claim Amount Billed:
Dispute Type: ☐ Claim Denial ☐ Disputing Request for Reimbursement of Overpayment ☐ Disputing Underpayment of Claim Paid ☐ Other (Please Specify): _____	
*Description of Dispute:	
Expected Outcome:	
Contact Name:	Title:
Signature:	Date:
Phone Number:	Fax Number:

☐ Mark here if additional information is attached. Please do not staple.

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Frequently Asked Questions

Claims payment and submission

Who do I call if I have a question regarding a claim denial?

The Customer Services Department is available to assist with denial questions about claims. The number is 866-327-0523. You may also contact your local Provider Relations Representative for assistance.

What fee schedule does Iowa Health Advantage use to pay providers?

Iowa Health Advantage is a product of American Health Plans, Inc. (AHP), a Medicare Advantage organization that holds a Medicare contract to provide these services in several states. AHP uses the current Medicare fee schedule for the state where the services are rendered.

Does Iowa Health Advantage automatically cross-over claims to State Medicaid for coordination of benefits?

At this time, there is not automatic cross-over. Providers will need to submit claims directly to State Medicaid along with the Iowa Health Advantage Explanation of Payment for payment.

In what fields on the claim form should the NPI numbers be entered?

- The individual provider's NPI number goes in Box 24J on the CMS 1500
- The group NPI number goes in Box 33A on the CMS 1500
- The attending physician's NPI number goes in Box 76 on the UB-04
- The operating physician's NPI number goes in Box 77 on the UB-04

Coverage and benefits

Can a medical provider dispense DME items?

If a medical provider is a licensed DME supplier and is contracted with Iowa Health Advantage to supply DME, the provider may dispense DME items. Please see Prior Authorization DME requirements in the Quick Reference Guide. In addition, Prior Authorization is required for All DME items with billed charges greater than $250. Submit your authorization request to the fax number indicated on the prior authorization form.

Is there an annual limit for Physical Therapy, Occupational Therapy or Speech Therapy like Medicare?

Iowa Health Advantage does not have an annual limit for Physical Therapy, Occupational Therapy or Speech Therapy. Benefits are based on medical necessity and Prior Authorization is required. Submit your authorization request to the fax number indicated on the prior authorization form.

How does Iowa Health Advantage determine if non-emergency ambulance transportation is covered?

Iowa Health Advantage uses Medicare guidelines to determine if a non- emergency ambulance transport meets medical necessity. All non-emergent ambulance transports require prior authorization. Submit your authorization request to the fax number indicated on the prior authorization form.

Credentialing

How often are participating providers required to be re-credentialed?

Participating providers are required to be re-credentialed every three years.

How will I know when my new provider has been credentialed?

The credentialing process includes final approval from the Medical Advisory Committee (MAC). Upon completion of the process, a letter is sent advising the provider of his/her acceptance into the network.

Member billing

Can I bill the patient if my payment from Iowa Health Advantage was not what I anticipated?

The member should not be billed any more than the copay, coinsurance or deductible. Please note that copays, coinsurance and deductible amounts for dual eligible members should be billed to the appropriate state Medicaid program. If you believe the payment is inconsistent with the current Medicare fee schedule or the denial reason is incorrect, please submit a Claims Reconsideration Request with the appropriate documentation to support your belief. You may also contact your local Provider Relations Representative for further assistance.

Fraud, waste or abuse

Iowa Health Advantage encourages participating providers to implement processes to detect and prevent fraudulent activities from our members and Medicare beneficiaries. Your diligence protects your reputation and revenue, as well as taxpayer's money. Contact Iowa Health Advantage Compliance and Ethics Hotline, the U.S Office of the Inspector General or Medicare's customer service center if you know of something that may need investigating. You can even provide your report anonymously.

Contact information for fraud, waste or abuse:

Iowa Health Advantage

Hotline: 1-866-205-2866

Email: Compliance@AmHealthPlans.com

U.S. Office of Inspector General

Hotline: 1-800-447-8477

TTY: 1-800-377-4950

Website: oig.hhs.gov/report-fraud/index.asp

Medicare Customer Service Center

Hotline: 1-800-633-4227

TTY: 1-877-486-2048

Website: medicare.gov/forms-help-resources/help-fight-medicare-fraud/how-report-medicare-fraud
Hours: 24 hours a day / 7 days per week

Examples of beneficiary fraud, waste, or abuse

- **Misrepresentation of status** - identity, eligibility, or medical condition – to illegally receive a medical service, item, or prescription drug benefit.
- **Identity theft** – uses another person's Iowa Health Advantage member identification card and/or Medicare card to obtain medical services, items, or prescription drugs.
- **Doctor shopping** – Member or Medicare beneficiary consult several doctors to obtain multiple prescriptions for narcotic painkillers or other drugs.
- **Improper coordination of benefits** – Member or Medicare beneficiary fails to disclose all insurance policies or leverages multiple policies to game the system and receive more benefits than allowed.
- **Prescription forging, altering or diversion** – Member or Medicare beneficiary changes a prescription without the prescriber's approval to increase quantities or get additional refills.
- **Resale of drugs on black market** – Member or Medicare beneficiary falsely obtain drugs for resale.

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Toll-free: 1-866-327-0523
(TTY/TDD users call 833-312-0046)
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