



Quick Reference Guide

IowaHealthAdvantage.com January 1, 2025 – December 31, 2025

Quick Reference Guide



lowa 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 lowa Health Advantage are:

- **lowa 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	866-327-0523
questions	(option 3)
Utilization management: Authorizations for medical services, and continued	866-327-0523
stay reviews / updates	(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	
ELIXIR 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.	855-476-7801	

*TTY/TDD: 833-312-0046

lowa 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 lowa 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 REQUIREMENT See additional claims filing informat	TS for initial and corrected claims, please refer to your provider agreement. ion on the following pages.

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Identification of Iowa Health Advantage Members

lowa 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 lowa 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









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Identification of Iowa Health Advantage Members

You can also identify a lowa 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 12	345	Enterprise	ID: None
PATIENT NAME:		Preferred Name	U.S. Citizen Martial State		tus		
Doe, Iane A				Y		Widowed	
Phone #	SSN	Occupation (current or former) Education Level 1		Military Service	Age	Birthdate	Email
731-555-1212	000-00-0000				81	3/6/1937	
		Primary Residence		•		•	
Address		City, State, Zi	P		County		
123 ABCRoad		Somewhere, TN 5	5512		Benton		
Admit From	Admit Date/Time		Discharge Date	Org Location			
XYZHospital	2/2/2021			B/106/100 Hall/Sta			
	8:00:00 PM						
Medicaid No.	Medicare A No.	Medicare B No. Other Insurance					
ZECM55555555	None	T03001234	RUGs Pending - RUG P	end/NA/NA; Private Pay	Pvt Pay/N	IA/NA, Priva	te
			Pay-Pat Liab/NA/NA;	Medicaid of TN - MCD?	123456789	12/NA;	
			American Health Adv A	A - American Health Adv	/T0300123	4/NA	

Sample face sheet (2)

			RESDIE	NTINFORMATION		
Resident Name	Preferred Name	Unit	Room/Bed	Admission Date	Init.Adm.Date	Orig. Adm.Date
DOE, JOHNB.				5/19/2021	4/23/2021	4/23/2021
	Previous address	Previo	ous phone		Le gal Mail	ing Address
555 Wind Breeze Street,	Memphis TN 38116	901-	555-5656		Same as Pre	vious Address
Sex	Birthdate	Age	Martial Status	Religion	Race	Occupation(s)
M	5/14/1940	80	Widowed	Non Denominational	Hack or African American	mechanic
	Admitted From		Admission L	ocation	Birth Place	Citizenship
A	Acute care hospital		Baptist F	ast		U.S.
	TN MCO Number		Medicare (HIC)#	Medicare Benefi	ciary ID
	123456789				1 Y23Y4GR 3	56
	Social Security#		Insuranc	e 2	Insurance	
	123-45-6789				American Health A	dvantage
	Policy#		Insurance Po	olicy # 2		
	T03009876					
			PAYE	R 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		Me dicaid #		Group #		Ins. Company

Supplemental benefits offered in 2025

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 \$110 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-six (36) one-way trips per benefit year per member. Routine transportation is NOT COVERED under the Iowa Health Advantage Choice plan.

2025 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)

			and for certain services by parti is as outlined in the Evidence of		Payment only for the
Authorization Reque	st				
Member name:			DOB://	Member ID:	
Nursing facility:	_				
	_		NPI / TIN:		
Phone number: ()		Fax number: ()	
rimary diagnosis:					
Diagnoses (ICD-10 code					
Servicing provider / type			NPI / TIN:		
Servicing provider phone	number: () _	S	ervicing provider fax number	- ()	
Start date for service of DME New	hecked above (mand patient: non-participal	latory) ://	visit Follow-up: non-	participating phys	sician office visit
Procedure code(s) / qua				te for services: _	//
			Scheduled da	te for services:	_11
Procedure code(s): Therapy / Home Hea Request for Part B ther	Ith Care apy or home health:				
Procedure code(s): Therapy / Home Hea Request for Part B ther	Ith Care app or home health visits Addition	services (attach care	Scheduled da	most recent then	apy notes)
Procedure code(s):	Ith Care appy or home health : visits Addition	services (attach care anal visits Frequency	Scheduled da	most recent then	apy notes)
Procedure code(s):	Ith Care app or home health visits Addition	services (attach care	Scheduled da	most recent then	apy notes)
Procedure code(s): Therapy / Home Hea Request for Part B the Request is for: Initial	Ith Care app or home health visits Addition	services (attach care anal visits Frequency	Scheduled da	most recent then	apy notes)
Procedure code(s): Therapy / Home Hea Request for Part B ther	Ith Care app or home health visits Addition	services (attach care onal visits Frequency	Scheduled da	most recent then	apy notes)
Procedure code(s): Therapy / Home Hea Request for Part B ther Request is for: Initial Physical therapy Occupational therapy	Ith Care app or home health visits Addition	services (attach care onal visits Frequency W	Scheduled da	most recent then	apy notes)
Physical therapy Occupational therapy Speech therapy Home health aide	Number of visits requested person requesting ation: authorization reg	services (attach care anal visits Frequency W W W authorization equests (properly record	Scheduled da	ion (must read at	apy notes) C Evaluation N/A and sign): By signing der the standard time
Procedure code(s): Therapy / Home Hea Request for Part B thes Request is for: Initial Physical therapy Occupational therapy Speech therapy Home health aide To be completed by Standard authorized completed and including documentation) are conguidelines. Our goal is	Number of visits requested person requesting ation: authorization reg	Services (attach care onal visits Frequency W W W authorization squests (properly record s per the CMS	Procedure code Expedited authorizat below I certify that waiting frame could place the mer	ion (must read ar	apy notes) C Evaluation N/A N/A Ind sign): By signing der the standard time time the standard time
Procedure code(s): Therapy / Home Heal Request for Part B there Request is for: Initial Physical therapy Occupational therapy Speech therapy Home health aide To be completed by Standard authorize completed and includin documentation) are conguidelines. Our goal is Signature:	Number of visits requested Person requesting ation: authorization reg supporting medical inpleted within 14 days 5-7 days.	services (attach care onal visits Frequency W W W authorization equests (properly record sper the CMS	Expedited authorizat below i certify that waiting frame could place the mer	ion (must read ar	apy notes) C Evaluation N/A N/A Ind sign): By signing der the standard time time the standard time
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Procedure code(s): Therapy / Home Hea Request for Part B ther Request is for: Initial Physical therapy Occupational therapy Speech therapy Home health aide To be completed by Standard authorize completed and includin documentation) are conguidelines. Our goal is Signature: Name of person complete	Person requesting ation: authorization regulation: authorization regulation: authorization regulation: authorization regulation authorization regulation authorization regulation within 14 days 5-7 days.	services (attach care on al visits Frequency W W W authorization equests (properly record so per the CMS	Procedure code Procedure code Procedure code Expedited authorizat below I certify that waiting frame could place the mer	ion (must read ar for a decision un nber's life, or hea	apy notes) C Evaluation N/A N/A Ind sign): By signing der the standard time time the standard time

Claims submission and claims processing

Electronic claims (preferred)	Clearinghouse: Availity
(6.111.12)	EDI billing number: RP075
Mailing address (paper claims)	P.O. Box 31039 Tampa, FL 33631-3039
For TIMELY FILING REQUIREM	ENTS 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 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).

-	form. Fields with an asterisk (*) are required.
	ng the DESCRIPTION OF DISPUTE and EXPECTED OUTCOME.
	tion to support the description of the dispute. Mail the
completed form, along wit	h any required supporting documentation to:
	<plan name=""></plan>
201	L Jordan Road, Suite 200
Tol	Franklin, TN 37067 Il-Free: 1-xxx-xxxx
	Fax to 1-844-280-5360
*Provider NPI:	*Provider Tax ID:
*Provider Name:	Contracted: ☐ Yes ☐ No
*Provider Address:	•
Describing Transport	
Provider Type: ☐ SNF ☐ Hospi	* 1
☐ SNF ☐ Hospii	tal
	r(Please specify):
CLAIM INFORMATION: Single	
Number of Claims:	Multiple (please provide listing)
*Patient Name:	
*Health Plan ID Number:	Claim Number:
*Date of Service:	Original Claim Amount Billed:
DISPUTE TYPE:	
☐ Claim Denial	
☐ Disputing Request for Reimbursem	ent of Overpayment
☐ Disputing Underpayment of Claim I	Paid
Other:	
*DESCRIPTION OF DISPUTE:	
EXPECTED OUTCOME:	
EXPECTED OUTCOME:	
Contact Name:	Title:
Signature:	Date:
Phone#:	Fax #:
Mark here if additional information is a ote: Non-Par Providers have 60 days from den	ial date to file appeal for post service claims.
Par Providers have 180 days from date of	Explanation of Payment (EOP) to file a dispute resolution request.

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?

lowa 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.

What should I do if I bill Medicare, the claim is denied, and I find out the member had lowa Health Advantage at the time of service, but timely filing has passed?

If you have not filed your claim to lowa Health Advantage, please do so. In order for the claim to be considered for payment, it must be filed to lowa Health Advantage within 180 days of the date of the Medicare EOP (Explanation of Payment). Upon receipt and processing by lowa Health Advantage, you will receive a timely filing denial for the claim. At that point, you may submit a Provider Dispute Resolution form along with supporting documentation as evidence that (1) your initial verification showed that the member had Medicare and (2) that the initial claim was sent to Medicare according to the timely filing requirements of your lowa Health Advantage provider agreement. Along with your Dispute Resolution Request, please submit a copy of the Medicare Explanation of Payment (EOP) for purposes of determining that the claim was initially filed to Medicare within this timely filing requirement. If that is the case, your claim will be adjudicated for payment according to the member's coverage and benefits. If not, the Resolution Request and claim will be denied due to this contractual provision.

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?

lowa Health Advantage does not have an annual limit for Physical Therapy, Occupational Therapy or Speech Therapy. Benefits are based on medical necessity and no 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?

lowa 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

lowa 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 lowa 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.



(TTY/TDD users call 833-312-0046)

IowaHealthAdvantage.com