Use AVAILITY for Aetna, Anthem, Blue Cross Blue Shield, Healthnet, Wellcare\*

https://apps.availity.com/availity/web/public.elegant.login

Availity <sup>*</sup>					
Please enter your credentials					
User ID:					
Password:					
Show password					
Forgot your password? Forgot your user ID?					

Login with your unique user ID And unique codes found on nextcloud

\*\*You must be logged in the firefox VPN

### 1. From the State dropdown, select California

- Some insurance companies list more information under California and Texas. For some plans, use the actual state where the patient lives.
- \*Other plans are available under different states

2. Select Eligibility and Benefits Inquiry box



Enter the required information to submit a new request

- 1. Payer: Insurance Company Name
- 2. Provider: Select Natera from the dropdown
  - NPI will populate after you select Natera
- 3. As of Date: Today
- 4. Benefit/Service Type:

#### Use Diagnostic Lab

If not available, then select: Health Benefit Plan Coverage Or Outpatient Hospital

- **5.** Select **Patient ID and DOB** from dropdownYou may be able to search by patient name and DOB with some insurances
- 6. Enter patient ID as it appears on the card
- 7. Enter patient Date of Birth
- 8. Click Submit

\*\*Some payor may require additional information •Place of Service: Diagnostic Lab, or Other •Provider Type: Professional •Patient First and Last Name





#### Select the Coverage and Benefits tab

#### Coinsurance

Locate and use the highest Co-Insurance percentage under the Diagnostic Lab (or Health Benefit Plan Coverage or Outpatient Hospital, in that order).

If more than one coinsurance percentage is available, select the one for Diagnostic Lab, then general health plan benefit, or outpatient hospital if the first two are not available.

Check the "Place of Service" to see which one may apply. Natera's Place of Service is Diagnostic Lab, code = 81.

#### Deductible

Scroll down and locate the Deductible that is under Diagnostic Lab and/or Health Benefit Plan Coverage.

If there is a family or individual deductible, **go with the smallest remaining balance.** 

For example, the patient below has a 20% coinsurance and 0 remaining deductible for the year.

# Out of Pocket (Stop Loss)

## Copay

#### **Out of Pocket (Stop Loss)**

1.OOP is the most a patient has to pay for covered services in a plan year. After they spend this amount on deductibles, copayments, and coinsurance for in-network care and services, the health plan pays 100% of the costs of covered benefits.

2.When a patient has met their OOP, coinsurance and copays do not apply. Meaning their estimate will be \$0.

1.When OOP is not met, deductible, coinsurance, and copays do apply, but OOP is not factored into the estimate.

#### Copay

•A fixed amount (\$20, for example) a patient pays for a covered health care service after they've paid your deductible. Copayments (sometimes called "copays") can vary for different services within the same plan, like drugs, lab tests, and visits to specialists.

•Use the copay only when the benefits specifically say the copay is for a Diagnostic or Independent Lab. Otherwise, deductible and/or coinsurance will be mostly used

Deductible doesn't show the remaining amount

### **BCBS** Tips

#### Deductible doesn't show the remaining amount.

- We recommend the patient contact their Insurance Company to find out how much is remaining on their deductible, or if they already know the remaining deductible and coinsurance percentage, refer to the Billing Calculator.
- Not all plans have deductibles, so it may not show up.

#### BCBS Tips

- Try California Anthem first
- If you cannot locate benefits, then try the actual plan's state
  - You can find the state by looking up the 3 letter alpha prefix on this website: <u>https://mypayerdirectory.com/bcbs-</u> <u>prefix-list/</u>
  - For example, XOH is an alpha prefix for BCBS Illinois
- BCBS NC, SC, VT, and Pennsylvania are administered by Avalon
- BCBS Federal plans start with an R, and you should use the BCBS Federal calculator instead of the state
- BCBS has several Medicaid plans. The patient will need to provide this information, or you may notice the Medicaid card does not have a suitcase logo

## Availity Scenarios

### **Policy is Inactive**

 Patients with inactive policies will show up in red/pink. You need to collect new/updated insurance information from the patient in order to run an estimate.

Date of Service Jun 14, 2021	Transaction ID: 33110560358	Transaction Date: Jul 06 4:54 pm	Customer ID: 357715
	Plan / Coverage Date Jun 14, 2021	ß	Edit 🔒 Print
Anthem. &			
Patient is Inactive.			
Patient Information Coverage and Benefit	5		
FILTER BY NETWORK All Networks			
FREQUENTLY VIEWED			C Faadback
Health Benefit Plan Coverage	Ith Benefit Plan Covera	<b>ge</b> - 30	S Peedback

### Availity Scenarios

Troubleshoot by confirming the patient details (name and DOB) and insurance plan name.

- One possible explanation is some insurances are administered by a Third Party Administrator (TPA), and benefits may be available under the TPA, but not all TPAs are in a portal.
  - 1. UMR is a TPA for UHC
  - 2. Health Partners is a TPA for Cigna
  - 3. Wellspan is for Aetna
  - 4. Coastal is for BCBS Anthem

### Request Error - Subscriber Not Found

P	Patient Information				
Patient Search Option 🔞					
	Patient ID, Date of Birth	*			
		Q			
	Patient ID, Date of Birth				
	Patient ID, Patient Last Name, Patient First Name, Date of Birth	μ			
	Patient ID, Patient Last Name, Patient First Name				
	Patient ID, Patient Last Name, Date of Birth	h			

A Subscriber/Insured Not Found - Please Correct and Resubmit

Transaction ID: Time Stamp: July 6 2021 5:39 PM

> \*\*Try different Patient Search Options.

### Availity Scenarios

### Communication Error

Sometimes Availity will automatically locate benefits later. These requests will show on the left side of your screen.

Successful attempts will show in green.

Try again later, or try again in another portal. For example, some BCBS plans are available in both Availity and Change.

You need to complete the estimate later and communicate it with the patient.

×

A Availity is experiencing connection problems with the health plan. Try your request again later. If the problem continues, contact Availity Client Services at 1.800.AVAILITY (282.4548).

Transaction ID: 33002095620 Time Stamp: July 6 2021 6:02 AM

We are unable to reach the payer at this time. We'll resend your request a few more times, or you can resubmit it.

Time Stamp: July 6 2021 4:49 PM

A Claim Status Inquiry and Eligibility and Benefits Inquiry transactions are currently unavailable.

Search	My Patients Only -
🗄 Detail View 🖹 List View	-
Diagnostic Lab Transaction Date: Jul 08 2:08 pm	
Diagnostic Lab Transaction Date: Jul 08 2:04 pm	
Diagnostic Lab Transaction Date: Jul 08 2:01 pm	
Diagnostic Lab Transaction Date: Jul 08 2:01 pm	