Oscar Health Georgia Provider Manual Supplement

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This State Specific Supplement is intended to be read alongside the Oscar Health Provider Manual (available at provider.hioscar.com/resources).

Introduction

Overview

Welcome to Oscar. This document is intended to serve as an addendum to the Oscar Health Provider Manual. The following are Georgia specific requirements.

Our Service Areas

Oscar's Service Area is comprised of the following counties in Georgia: Bartow, Butts, Clayton, Cobb, DeKalb, Douglas, Fulton, Gwinnett, Paulding, Spalding, Muscogee, and Troup.

Our Network

Our Delegated Vendors

In addition to the national vendors listed in the corresponding section of the Provider Manual, Oscar utilizes the vendors below in Georgia:

Service	Partner	Contact Information
Delegated Prior Authorization *Please refer to the "Delegation and Oversight" section for Utilization Review service categories delegated to each partner.*	eviCore	Utilization Management: For case initiation, please access the Portal (www.eviCore.com) or contact eviCore via phone 855-252-1118 Additional resources available at https://www.evicore.com/healthplan/Oscar
Pediatric Vision	Davis Vision	Claims Submission Address: Vision Care Processing P.O. Box 1525 Latham, NY 12110

Claims and Payment

Timely Filing of Claims

In addition to the Timely Filing requirements listed in the Oscar Health Provider Manual, providers are expected to adhere to the state-specific deadlines outlined below:

In-Network Providers

In-network providers should refer to their respective contracts for timely filing deadlines when submitting claims. Unless a different timely filing deadline is specified in the contract, the timely filing deadline for an in-network provider to submit claims will be **120 calendar days** from the last day of service.

Out-of-Network Providers

Out-of-network providers in Georgia shall submit all claims **within 120 calendar days** from the last date of service, unless the state where such services were provided mandates a different timely filing deadline, which shall control.

Requests for Additional Information

In addition to all guidelines regarding Requests for Additional Information outlined in the Oscar Health Provider Manual, providers are expected to adhere to the state-specific requirements regarding Itemized Bill Content as listed below:

Itemized Bill Content

Unless a different timeline is specified in the contract, providers must submit the requested information to Oscar, along with the associated Explanation of Payment (EOP) and/or a copy of the information request letter, within **90 calendar days** of receipt of the initial request. All requested documentation must be sent to:

> ***Via Mail***
> Oscar Health, Inc.
> P.O. Box 52146
> Phoenix, AZ 85072-2146
>
> ***Via Fax***
> 1-888-977-2062

If the requested documentation received from the provider is insufficient or incomplete, Oscar will send additional requests to the provider detailing what information is still outstanding. All requests (including subsequent requests made per incomplete documentation) must be fulfilled **within 90 calendar days** from the initial request. Oscar will not be liable for claim payment or interest unless and until the documentation request has been properly satisfied, at which time the applicable timeframe for processing the claim will commence.

Timely Processing of Claims

Oscar and its delegated provider organizations and hospitals are required to meet the claims

timeliness standards established by state law. Oscar will abide by the guidelines of the Georgia Office of Insurance and the Fire Safety Commissioner (GAOIFSC) and the Georgia Department of Community Health (GADCH), which stipulate that all undisputed claims requiring no additional information must be processed and paid or denied within **15 working days** for electronic claims or **30 calendar days** for paper claims, unless otherwise set forth in the provider contract.

Claim Corrections and Late Charges

Providers who believe they have submitted an incorrect or incomplete claim may submit an updated claim within **120 calendar days** of the last date of service (the same timely filing limit established in the "Timely Filing of Claims" section above). Providers must submit a corrected claim when previously submitted claim information has changed (e.g. procedure codes, diagnosis codes, dates of service, etc.).

Reimbursement Requirements and Policies

Interest Payments

Interest on Late Payments: Oscar and its delegated provider organizations will pay interest at a rate of **twelve percent (12%) per annum**, unless otherwise specified in the provider contract, of the payment issued to the provider (excluding copayments, coinsurance amounts, and deductibles) on claims for which the original payment is not mailed before Oscar's state-mandated timely payment deadline. Please see the "Timely Processing of Claims" section for the applicable deadlines.

If a claim is pended with a request for additional information, the timely payment deadline will be calculated from the date when all requested additional information is received.

Interest on Underpayments: If Oscar processes a clean claim incorrectly and adjusts the clean claim, interest on the adjusted payment amount (excluding copayments, coinsurance amounts, and deductibles) is due from the original date the claim payment was due.

Claims Overpayment

Should Oscar determine that it has overpaid a claim, Oscar will submit a written refund request to the provider. Oscar must provide written notice of refund requests within **12 months** from the last date of service of the affected claim and must execute recoupment within **18 months** from the last date of service. If the claim was submitted for payment more than 90 days after the date of service or discharge, Oscar must provide written notice of refund request within the lesser of 18 months of the claim submission date or 24 months after the date of service.

Additional guidelines regarding Claims Overpayment can be found in the Oscar Health Provider Manual.

Utilization Management

Authorization Request Requirements

In addition to requesting authorizations via the methods listed in the Oscar Health Provider Manual, in Georgia, providers can also submit authorizations via Cohere. Cohere is an electronic prior authorization platform that Oscar is partnering with in Georgia to streamline the authorization submission process. Visit the Cohere website for more information at www.coherehealth.com.

To register for an account, please visit https://coherehealth.com/oscar-registration/. To submit an authorization request, access the Cohere portal at: https://login.coherehealth.com. If customer support services are needed, please contact Cohere's support team at (844) 400-6178.

Program Staff

Please consult the Oscar Health Provider Manual for additional details regarding Oscar's UM Program Staff authority. Listed below are state-specific staff authority guidelines.

Staff	Participation in UM program	Authority to issue Adverse Determination?
Licensed Pharmacists	Review and approve UM pharmaceutical requests based on Oscar documents, policies, procedures, and established Clinical Criteria; deny initial requests and escalate non-approval appeals for physician review; communicate with providers.	Initials - Yes Appeals - No

Delegation and Oversight

Please consult the Oscar Health Provider Manual for additional details regarding Oscar's national vendors delegated for Utilization Review (UR). Listed below are state-specific vendors delegated for UR:

Delegate	Service Categories Delegated for UR
eviCore	Medical: specialty outpatient services ● Cardiac imaging ● Genetic testing ● Medical and radiation oncology ● Musculoskeletal management (including chiropractic treatment and injections for pain management) ● Radiology ● Sleep therapy and diagnostics ● Joint and spine surgery
Davis Vision	Pediatric vision

Peer-to-Peer Process

Please consult the Oscar Health Provider Manual for additional details regarding peer to peer processes. Listed below are state-specific pre-denial peer to peer procedures:

Providers are notified of the opportunity to discuss a medical necessity denial with an Oscar UM physician prior to the determination being issued. If the provider of record does not accept a pre-denial peer-to-peer, they are notified of the opportunity again in the denial letter.

Grievances and Appeals

Grievances

In addition to the Grievance and Appeals processes listed in the Oscar Health Provider Manual, please note the state-specific time frames outlined below:

Members may submit complaints via mail, fax, or email for up to **180 calendar days** following any incident or action that is the subject of the member's dissatisfaction using Oscar's Grievance Form, which can be found at www.hioscar.com/forms.

Oscar will respond to grievances within **thirty (30) calendar days** of receipt.