



Clover Health Annual Wellness Services Reimbursement Policy

Policy # RP-058

Policy Title	Annual Wellness Services Reimbursement Policy
Policy Department	Payment Strategy & Optimization
Effective Date	4/1/2022
Revision Date(s)	
Next Review Date	

Disclaimer:

Clover Health applies The Center for Medicare and Medicaid Services (CMS) criteria and guidelines, National Coverage Determinations (NCD), Local Coverage Determinations (LCD), Clover Policies, and MCG for determining medical necessity. Clover Policies are intended to provide a standard guideline but are not used to preempt providers' judgment in rendering services. Providers are expected to provide care based on best practices and use their medical judgment for appropriate care.

Description:

Clover Health allows members to receive annual preventative wellness visits with no cost share required. This policy describes the codes permitted to be billed, as well as frequency limitations for the services provided.

Definitions:

- Initial Preventive Physical Exam (IPPE)
 - The IPPE, known as the “Welcome to Medicare” preventive visit, promotes good health through disease prevention and detection.
- Annual Wellness Visit (AWV)
 - Visit to develop or update a Personalized Prevention Plan (PPP) and perform a Health Risk Assessment (HRA)
- Routine Physical Exam
 - Non-covered by Medicare, covered by Clover Health. An exam performed without relationship to treatment or diagnosis for a specific illness, symptom,



Clover Health Annual Wellness Services Reimbursement Policy

Policy # RP-058

complaint, or injury.

Policy:

Clover Health reimburses providers for one Initial Preventive Physical Exam (IPPE) per member lifetime. In order to be covered, the IPPE must be billed within 12 months of a member becoming active with Medicare.

Following the initial IPPE timeframe, members are permitted one Annual Wellness Visit (AWV) per rolling 12 months. During the wellness visit, providers may also include advanced care planning, as long as the medical records support that the advanced care planning was provided in addition to the wellness visit. No copay or coinsurance will be applied to the advanced care planning services if it was provided on the same day as the wellness visit.

In addition to the CMS covered wellness codes, Clover Health also permits members to receive one annual physical exam per rolling 12 months. This exam may be billed separately from a wellness exam. Since it is non-covered by Medicare, Clover Health has established a reasonable payment rate for these services. Contract rates may be applied to all of these services.

Claim Codes (if applicable)

- **G0438 (CMS & Clover Covered)**
 - Welcome to Medicare wellness visit; includes a personalized prevention plan of service (pps), initial visit (once per lifetime)
- **G0439 (CMS & Clover Covered)**
 - Annual wellness visit, includes a personalized prevention plan of service (pps), subsequent visit
- **G0468 (CMS & Clover Covered)**
 - Federally qualified health center (fqhc) visit, ippe or awv; a fqhc visit that includes an initial preventive physical examination (ippe) or annual wellness visit (awv) and includes a typical bundle of medicare-covered services that would be furnished per diem to a patient receiving an ippe or awv
- **99497 (CMS & Clover Covered)**
 - Advance care planning including the explanation and

	<p>discussion of advance directives such as standard forms (with completion of such forms, when performed), by the physician or other qualified health care professional; first 30 minutes, face-to-face with the patient, family member(s), and/or surrogate</p> <ul style="list-style-type: none"> ● 99498 (CMS & Clover Covered) <ul style="list-style-type: none"> ○ Advance care planning including the explanation and discussion of advance directives such as standard forms (with completion of such forms, when performed), by the physician or other qualified health care professional; each additional 30 minutes (List separately in addition to code for primary procedure) ● 99385 (Clover Covered) <ul style="list-style-type: none"> ○ Initial comprehensive preventive medicine evaluation and management of an individual including an age and gender appropriate history, examination, counseling/anticipatory guidance/risk factor reduction interventions, and the ordering of laboratory/diagnostic procedures, new patient; 18-39 years. ● 99386 (Clover Covered) <ul style="list-style-type: none"> ○ Initial comprehensive preventive medicine evaluation and management of an individual including an age and gender appropriate history, examination, counseling/anticipatory guidance/risk factor reduction interventions, and the ordering of laboratory/diagnostic procedures, new patient; 40-64 years. ● 99387 (Clover Covered) <ul style="list-style-type: none"> ○ Initial comprehensive preventive medicine evaluation and management of an individual including an age and gender appropriate history, examination, counseling/anticipatory guidance/risk factor reduction interventions, and the ordering of laboratory/diagnostic procedures, new patient; age 65 and older. ● 99395 (Clover Covered) <ul style="list-style-type: none"> ○ Established patient preventive medicine evaluation and management of an individual including an age and gender appropriate history, examination, counseling/anticipatory guidance/risk factor reduction
--	--



	<p>interventions, and the ordering of laboratory/diagnostic procedures, new patient; adult (age 18-39)</p> <ul style="list-style-type: none">● 99396 (Clover Covered)<ul style="list-style-type: none">○ Established patient preventive medicine evaluation and management of an individual including an age and gender appropriate history, examination, counseling/anticipatory guidance/risk factor reduction interventions, and the ordering of laboratory/diagnostic procedures, new patient; adult (age 40-64)● 99397 (Clover Covered)<ul style="list-style-type: none">○ Established patient preventive medicine evaluation and management of an individual including an age and gender appropriate history, examination, counseling/anticipatory guidance/risk factor reduction interventions, and the ordering of laboratory/diagnostic procedures, new patient; adult (age 65 and older)
--	---

References
MLN Medicare Wellness Visits
AWV, IPPE, AND ROUTINE PHYSICAL – KNOW THE DIFFERENCES EDUCATIONAL TOOL
CMS Preventive Services Chart
Medicare Claims Processing Manual, Chapter 12
Clover Health Member EOC