

LTC Insurance Guideline

Payer	Requires Auth	Payment	Back Date	Visit Limit	G/C
Aetna	Yes	Per HCPC	No	Yes - per auth	NO
AHCCCS LTC	Yes	Per HCPC	Yes	Yes - per auth	NO
Allwell	Yes	Per HCPC	No	Yes - per Auth	NO
Ambetter	Yes	Per HCPC	No	Yes - per auth	NO
Arizona Priority Care	Yes	Per HCPC	No	Yes - per auth	NO
Banner Health Network	Yes	Per Diem	No	Yes - per auth	NO
Banner University LTC	Yes	Per HCPC	No	Yes - per auth	NO
BCBS AZ	Yes	Per HCPC	No	Yes - per auth	NO
BCBS Advantage	Yes	Per HCPC	No	Yes - per auth	NO
Cigna	Yes	Per Diem	No	Yes - 60 per year	YES
Health Choice Generations	Yes	Per Diem	Few days	Yes - per auth	YES
Humana	Yes	Per HCPC	Yes	Yes - per auth	NO
I.H.S. - Acute	No	Per HCPC	NA	No	NO
I.H.S. - LTC	Yes	Per HCPC	Yes	YES	NO
Mercy Care Adv.	No	Per HCPC	N/A	No	NO
Mercy Care LTC	No	Per HCPC	n/a	PT = 30/ yr (renews Oct 1) OT = YES visit limit	NO
Optum Medical	Yes	Per Diem	No	Yes - per auth	YES
UHC Community Plan LTC	Yes	Per HCPC	Few days	Yes - per auth	NO
UHC National	No	Per Diem	n/a	No	NO
UHC Nursing Home Plan	YES	Per Diem	n/a	YES	YES
UHC Personal Care Plus	No	Per Diem	n/a	No	YES
University Care Advantage	Yes	Per HCPC	No	Yes - per auth	NO
WellCare	Yes	Per HCPC	No	Yes - per auth	NO
VA	Yes	Per Diem	Yes	Yes - per auth	YES