



a new kind of health plan, bringing trust and humanity to health care

Dear XO Health Provider Partner:

XO Health is a modern health plan for self-funded employers and their members. We support providers with a streamlined, patient-first experience—free from unnecessary administrative burdens.

Getting Started

Access XO Health on Availity.com:

XO Health uses [Availity.com](https://www.availity.com) as our secure provider portal for managing healthcare business transactions with providers. Most XO Health transactions can be completed via Availity. Please register on Availity if you do not have an account.

- Access XO Health's **Payer Space** on Availity for **Applications, Resources** and **News & Announcements** to access helpful information about doing business with XO Health.
- Use this Quick Reference Guide (QRG) along with the XO Health Provider Manual for essential information. You can find our QRG and Provider Manual on Availity in our XO Health Payer Space on under the Resources tab.

Eligibility, Benefits & Patient Cost Share:

- XO Health Members should present with their XO Health Member ID card; a sample version is shown below.
- Access Availity *Eligibility & Benefits Inquiry (coming soon)* or contact our **Care Advocate** line: **(855) 367-9696**.
- For XO Health direct-contracted providers, **no patient payment is due at time of service**. Providers are encouraged to collect patient responsibility only after claim adjudication from XO Health, as deductible and coinsurance amounts can vary depending on the Member's specific benefit plan. Waiting for adjudication helps ensure accurate billing and reduces the risk of over-collection and the need to issue refunds to your XO Health patients.

	Deductible Individual / Family	Out-of-Pocket Max Individual / Family
High Performance Network:	\$	\$
XO Health Network: (including FirstHealth)	\$	\$
Out-of-Network:	\$	\$

Contact Us:

For Members:	(833) 899-9696	Payer ID:	X0125
For Providers:	(855) 367-9696	Claims Mailing Address:	XO Health Claims 505 Willowbrook Center Pkwy. Willowbrook, IL 60527
For Pharmacists:	(833) 502-3350		

Providers: Verify eligibility and member responsibility prior to collecting any payment at time of medical services.

Please note: This card does not guarantee coverage or payment. Benefits are subject to eligibility, plan terms, and provider agreements.

Prior Authorizations and Care Coordination:

- Submit prior authorization requests through XO Health's Payer Space on Availity (*coming soon*) under the Applications tab or contact our Care Advocate line: **(855) 367-9696**.

Claims:

- Submit **electronic claims** through Availity by searching for **"XO Health"** in the Availity *Payer List* or use your preferred claims clearinghouse and send to Payer ID **"X0125"** (letter "O" not number "0").
- Enroll in **ERA/ACH/EFT**:
 - A. XO Health direct-contracted providers: Enroll through **Availity**. Include your IRS Form W-9 if

not already submitted to XO Health during the contracting process; or

- B. All other providers will be paid through **Optum VPay**: Enroll at optum.com/enroll.
- Please note that Claim payments will be held until XO Health receives your current W-9 that matches the Tax ID on the claim. You may submit your W9 to XO Health at providers@xohealth.com.

Claim Status and Payment Inquiries:

- Claim Status: Check claim status through Availity (coming soon) or our Care Advocate line: **(855) 367-9696**.
- Payment Inquiries:
 - A. XO Health direct-contracted providers: **PayMedix** Customer Care: **(888) 477-7968**.
 - B. All other providers: **Optum Vpay** Customer Service Center: **(888) 920-0616** or support@vpayusa.com.

Provider Directory/Demographic Information Changes:

If you need to update your demographic information—such as adding new providers or removing those who have left your practice—please send the revised details to credentialing@xohealth.com.

Contact XO Health:

Below is contact information for various topics and departments at XO Health:

#	Topic	Resources
1	XO Health Provider Support	• Care Advocate line: (855) 367-9696
2	XO Health Provider Manual, Quick Reference Guide, forms and other provider resources	• Availity.com XO Health Payer Space Resources tab
3	Member Eligibility & Benefits	• Availity.com Eligibility and Benefits Inquiry (<i>coming soon</i>) • Care Advocate line: (855) 367-9696
4	Prior Authorization, Concurrent Review or Admit Notifications	• Availity.com XO Health Payer Space Applications tab (<i>coming soon</i>) • Care Advocate line: (855) 367-9696 • Clinical Services Fax: (404) 924-6258
5	Claim Submission	• Availity.com – select “XO Health” in Availity <i>Payer List</i> • Submit though your claims clearinghouse to Payer ID “XO125” • Fax: (404) 924-6309
6	ERA/ACH/EFT Enrollment	• XO Health <u>direct-contracted</u> providers: Availity.com/Transaction Enrollment • <u>Non-contracted providers</u> reimbursed through national PPO and other networks: Optum Vpay at optum.com/enroll
7	Claim Status & Inquiries	• Availity.com Remittance Viewer (<i>coming soon</i>) • Care Advocate line: (855) 367-9696
8	Payment Status & Inquiries	• XO Health <u>direct-contracted</u> providers: PayMedix Customer Care: (888) 477-7968 • <u>Non-contracted</u> providers reimbursed through national PPO and other networks: Optum Vpay Customer Service Center: (888) 920-0616 or support@vpayusa.com
9	Credentialing and Demographic Updates	• credentialing@xohealth.com • Provider roster templates: XO Health Availity Payer Space Resources tab
10	Other Provider Issues	• Care Advocate line: (855) 367-9696 • providers@xohealth.com

XO Health may lease its network to third-party administrator (TPA) health plans, whose business practices, policies and procedures may differ from those described in this manual. The XO Health logo will be on the Member ID card. XO Health will post a list of all participating TPAs within our Availity.com Payer Space page (see below for instructions to register with Availity.com). Providers should consult the presenting Member’s ID card for further instruction.

Thank you for providing excellent care to your XO Health patients!