

XO Health Commercial

XO Health began serving self-insured, commercial employer groups nationally in January, 2025.

Address	Claims address will be listed on ID cards
Website	XO Health uses Availity Payor Spaces
Contract Effective Date	February 15, 2026
Term	One Year; Can be Renewed Via Contract Amendment
Fee Schedule	
	E&M's are reimbursed at 150% RBRVS
	Drugs and Immunization are reimbursed at 100% XO Health Drug Fee Schedule, which in most cases is CMS ASP+10%
	Radiology and Lab codes are reimbursed at 115% RBRVS
	Surgical codes reimbursed at 150% RBRVS for surgeries performed in an ASC and 140% RBRVS for surgeries performed at a hospital (for example, POS 21 or 22). There is a carve-out for complex cases, which is paid at \$750 per hour . These cases require special authorization
	Default - All other codes not listed are reimbursed at 115% RBRVS
Mid-Level Providers Requirements	Mid-levels can be listed in the directory if they are credentialed.
Products	
Hearing Aids	Hearing Aids are reimbursed at 60% CMS DMEPOS/PEN Fee Schedule
Hearing Aid Balance Billing	N/A
Multiple Procedure Billing	Multiple procedures may be subject to reductions.
Claim Filing Deadlines	90 Day Timely File Deadline
Member Cost Share	Member Cost Share <i>should not be collected</i> by the group. XO Health pays contracted groups 100% of the contract allowable amount. PayMedix collects cost share from the member and can offer an interest free loan consolidated across all of their medical debt, if needed. Refer to PayMedix program description for more information.
Fee Schedules are updated to reflect current RBRVS. See Provider Manual "Fee Schedule Updates."	