

# **Provider Training 2017**

**Commercial and Medicare Plans** 

#### Agenda

- Welcome
- About BCBSNM
- Your Provider Relations Representatives
   Appeals and Grievances
- Network Products
- Medicare Advantage **HEDIS** and Stars
- Initial Validation Audit
- Provider Credentialing

- Claims
- Prior Authorizations
- BCBSNM Provider Website
- Online Tools
- Availity
- eCommerce
- Questions



## **Health Care Service Corporation (HCSC)**



- Largest customer-owned health insurance company in the United States
- Nearly 15 million members
- Over 21,000 employees





#### Your Provider Relations Representatives

## **Provider Relations Representative**



- The BCBSNM Provider Network Management Department is made up of several teams with one goal: Working together to deliver the best possible service to you, our contracted providers.
- Our Provider Relations Representative (PRRs) serves as the liaison between BCBSNM and our contracted provider community, developing and maintaining working relationships with their assigned providers.
- The staff specializes in developing solutions and producing data to help you make more informed choices when servicing our members and your patients.



# 2017 Network Overview

# **Commercial Plans**



Plans that use the commercial PPO or HMO networks are reimbursed at the provider's contracted commercial rates.

- HMO of New Mexico
- Participating (PAR)
- Point of Service (POS)
- Preferred Provider Option (PPO)
- Exclusive Provider Network (UNM/Lobo)
- Federal Employee Program (FEP)



#### **Federal Employee Program (FEP)**



Plans that use the commercial networks are reimbursed at the provider's contracted commercial rates. The ID cards indicate the **Federal Employee Plan** and network.

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#### **Qualified Health Plans – Small Group**



Under the Affordable Care Act, starting in 2014, a qualified insurance plan is certified by the Health Insurance Marketplace, provides essential health benefits, follows established limits on cost-sharing (like deductibles, copayments, and out-of-pocket maximum amounts) and meets other requirements.

- BCBSNM Qualified Health Plans:
  - Blue PPO
  - Blue HMO
  - Blue Community HMO
  - Blue Advantage HMO
- These plans are offered statewide off the Exchange. The ID cards indicate the network in red.



#### **Blue Community HMO:**

- BCBSNM re-introduced plans in the New Mexico Individual Market
  - On and Off Exchange offerings
  - Blue Community HMO<sup>™</sup> statewide network
  - Streamlined portfolio with a variety of plans
- Continuation of Blue Community Bronze HMO<sup>™</sup> 006
  - Off Exchange only
- Benefit Updates
  - Lower urgent care copays to reduce cost barrier to care and encourage members to use urgent care rather than emergency rooms for non-life-threatening situations





• These plans are offered statewide off the Exchange. The ID cards indicate the network in red.

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#### **Original Medicare What is it?**

Medicare Part A Medicare Part B Medicare Part C Medicare Part D



#### **Medicare Advantage Plans**



Η	МО	Η	MO-POS	P	PO
•	Care is managed by a primary care physician (PCP)	•	May be able to visit out-of- network doctors	•	May be able to visit any doctor you'd like
•	May pay lower monthly premiums and out-of-pocket costs	•	May pay lower monthly premiums and out-of-pocket costs	•	May pay lower monthly premiums and out-of-pocket costs
•	May not have out-of- network claims paid	•	Some out-of-network claims paid	•	Out-of-network provider claims paid

#### **BCBSNM** has several Medicare Advantage Plans that include:

- Blue Cross Medicare Advantage (HMO)
- Blue Cross Medicare Advantage (HMO-POS)
- Blue Cross Medicare Advantage (PPO)

### **Medicare Advantage - Preauthorizations**



#### DaVita Medical Group

- Within the 4-County area
- Preauthorizations, case management, disease management
- DaVita Utilization Management call (505) 232-1600

All other providers/groups

- Customer Service: 1-877-774-8592
- ??? 1-877-895-6448

### Medicare Advantage – Eligibility and Claims



To obtain eligibility and benefit information:

- Call Customer Service at: 1-877-774-8592

Claims (paper or electronic)

- Payer ID: 66006
- Timely Filing within 180 days from DoS

Claims inquiries:

- Call Customer Service at: 1-877-774-8592

BCBSNM uses Medicare rules, guidelines and reimbursement methodology, unless otherwise specified in your contract.



# Initial Validation Audit

# **Initial Validation Audit**



As an issuer participating in the Affordable Care Act's (ACA) Risk Adjustment (RA) program, Blue Cross and Blue Shield of New Mexico (BCBSNM) needs your cooperation and participation in its required Initial Validation Audit (IVA).

We have recently requested the medical record tied to all 2016 calendar year dates of service for our members in an attached letter that was sent out July 07, 2017.



# **HEDIS** and Stars

#### **HEDIS and Star Program Overview**





BlueCross BlueShield of New Mexico

# **Provider Credentialing**

#### NMAC 13.10.28 Regulation



- Insurers shall verify qualifications of providers within 45 calendar days of receipt of a complete credentialing application.
- Insurers will send written notification within 10 business days after receipt of credentialing application to the provider via certified mail.
- If application is incomplete, the written notification shall include a detailed description of supporting documentation required.
- These provisions apply equally to credentialing and re-credentialing.

#### NMAC 13.10.28 Regulation



- Enterprise Credentialing will send written notification to providers via certified mail within 10 business days.
- Time starts accruing upon the receipt of a complete credentialing application.
- Implementation date: 07/13/2015.
- All providers going through the credentialing process prior to 07/13/2015 will continue through the full credentialing process.
- These provisions do not impact our business application. They address credentialing applications only.

#### **Council for Affordable Quality HealthCare (CAQH)**



BCBSNM requires providers to use the Council for Affordable Quality Healthcare® (CAQH) for initial credentialing and re-credentialing.

- CAQH ProView
  - Provider data collection solution
  - Streamlines data collection with a standard form
- CAQH ProView info:



# Claims

#### **Claims**



• Verify eligibility and benefits

 Make copies of the member ID card (front and back) and pass this key information on to your billing staff

 Electronic: Receive real-time responses to your eligibility requests through Availity<sup>®</sup> or your preferred vendor portal

• Telephone: BlueCard Eligibility at 800-676-BLUE (2583)

The BlueCard Eligibility line is for eligibility, benefits and preauthorization inquiries only

# BlueCard Program Claim Filing



- Connects participating health care providers and the independent BlueCross BlueShield (BCBS) Plans around the world
- Submit claims for patients from other domestic and international BCBS Plans directly to your local Blues Plan
- Your local Blues Plan will be your contact for claims payment, problem resolution, adjustments, and inquiries
- Identifying BlueCard members: The main identifier is the suitcase logo on the identification card







Real-time claim status through <u>Availity Claim Research Tool (CRT)</u> or your preferred vendor

#### • CRT Includes:

- Line-item breakdowns
- Detailed denial descriptions
- Printable
- Can be used as duplicate EOB





- Submit claims within 180 days
  - Claims submitted after 180 days will be denied for timely filing
- Accurate and complete claims are processed more quickly than claims that need research
- Claims with missing or unclear information will be returned
- Returned claims must be resubmitted within 30 days

If you are a registered Availity Web Portal user, you also have access to additional online tools at no cost, such as the Claim Research Tool, which offers enhanced claim status information in a user friendly format. Results can be saved electronically or printed for your patient records.



# **Preauthorization**

### **Preauthorization Requirements**



- BCBSNM requires preauthorization for medical necessity through eviCore
  - All retail plans
  - All fully insured small and large commercial groups
  - For a detailed list of CPT codes that apply to the above services for Blue Medicare Advantage PPO and Blue Medicare Advantage HMO effective June 1st 2017, go to <u>Specialty UM Pre-Authorization Program Code Listing</u> or access the listing on the BCBSNM Medicare <u>eviCore</u> <u>implementation site</u> and select the Medicare CPT codes list based on the type of service being rendered.
- eviCore Preauthorization Contact Information
  - The eviCore Healthcare Web Portal is available 24/7
  - Call toll-free at 855-252-1117 between 7 a.m. to 7 p.m. (local time) Monday through Friday.

Refer to the <u>eviCore implementation site</u> and select the BCBSNM health plan for the applicable CPT/HCPCS code list and radiation therapy physician worksheets.



# Appeals and Grievance

#### **Appeals and Grievances**

#### Provider appeals include, but are not limited to:

- Payer allowance
- Medical policy or medical necessity
- Incorrect payment/coding rules applied

#### Provider appeals are not considered:

- Corrected claim (see PRM Section 8.13)
- General inquiry/question
- Claim denials needing additional information

#### **Appeals and Grievances**



#### Member appeals:

- Providers must be authorized by members to appeal on the member's behalf
- Providers may appeal without authorization when the appeal is clinical in nature and the member's health is in jeopardy

#### Claims appeals:

- Must be submitted within 180 days of the Remittance Advice/Provider Claim Summary
- Must be submitted along with the claim review form

Additional information may be found in the Provider Reference Manual (PRM),which is an extension of your contract, located on our website at <u>www.bcbsnm.com</u>



# BCBSNM Provider Website

# bcbsnm.com/provider





# bcbsnm.com/provider



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- Quick links to popular destinations
- Mouse over the section tabs in the blue bar
- Sign up for webinars and workshops
- Learn about our quality improvement programs
- Review drug formulary changes
- Check BCBSNM Medical Policies
- View the BCBSNM Provider Manual
- Download updated forms
- View online tutorials and much more.
- The Blue Review monthly newsletter





- The Blues Provider Reference Manual (PRM) on our website is updated throughout the year. Any updates that have occurred so far this year are located in the <u>Table of Contents</u> with Changes and Updates Preface.
- For an overview of the preauthorization process and requirements at BlueCross BlueShield of New Mexico (BCBSNM), refer to <u>Section 10</u> of the <u>Blues Provider</u> <u>Reference Manual.</u>
- Please note that the PRM is an extension of your contract.



# **Online Tools**

#### **Online Tools**



Tools:	Purpose:
CareCost Estimator SM	The Availity <sup>®</sup> CareCost Estimator tool is an online member liability estimator that can help professional providers estimate a patient's potential out-of- pocket costs in real-time for office and outpatient services provided to BCBSNM members: <u>https://www.bcbsnm.com/provider/tools/carecost_estimator.html</u>
Claim Inquiry Resolution	The Claim Inquiry Resolution tool allows you to communicate online with our customer advocates in some situations where previously a call or letter was required: <a href="https://www.bcbsnm.com/provider/tools/cir.html">https://www.bcbsnm.com/provider/tools/cir.html</a>
Claim Research Tool	The Claim Research Tool offers enhanced, real-time claim status functionality to help you manage and resolve your BCBSNM claims. https://www.bcbsnm.com/provider/tools/crt.html
Clear Claim Connection	Clear Claim Connection is a web-based code auditing reference tool that mirrors BCBSNM edits (i.e., unbundling, mutually exclusive, and incidental). https://www.bcbsnm.com/provider/tools/ccc.html
CoverMyMeds <sup>®</sup>	CoverMyMeds is an online tool for electronic completion and submission of benefit prior authorization (PA) requests for prescription drugs that are part of BCBSNM pharmacy PA program. <u>https://www.bcbsnm.com/provider/tools/covermymeds.html</u>
Electronic Refund Management	Electronic Refund Management is an online tool that can help simplify your overpayment reconciliation and related processes. https://www.bcbsnm.com/provider/tools/erm.html
Remittance Viewer	The remittance viewer offers providers and billing services a convenient way to view and help reconcile claim data provided by BCBSNM in the 835 Electronic Remittance Advice (ERA) https://www.bcbsnm.com/provider/tools/remittance_viewer.html
Reporting On-Demand	The Reporting On-Demand application allows users to readily view, download, save and/or print the Provider Claim Summary (PCS) and other reports online, at no additional cost. <u>https://www.bcbsnm.com/provider/tools/reporting_on_demand.html</u>
Patient Care Summary	The Patient Care Summary tool uses claim-based information to provide you with a consolidated view of a patient's health care history at the point of care. <u>https://www.bcbsnm.com/provider/tools/careprofile.html</u>
Update Your Information	If you need to change existing demographic information, complete the Demographic Change Form to initiate the process. https://www.bcbsnm.com/forms/provider/update_info.html



#### **Online Tools**



- iEXCHANGE
- Electronic Health Record/Patient Clinical Summary
- Financial Solutions Member Liability Estimator (MLE)

#### **Provider Finder**



BCBSNM Commercial

https://public.hcsc.net/providerfinder/search.do?corpEntCd=NM1

BCBSNM Medicare

http://www.bcbsnm.com/medicare/mapd\_provider.html



# Availity





Availity, the online services and Web portal for BCBSNM providers, is a complimentary tool to assist in claim processing and management.

- There are no set-up fees or monthly fees.
- Training requests may be submitted to: <u>PECS@BCBSNM.com</u>







- Free to providers for claim submission, eligibility and benefits, claim status, authorizations, referrals and remittance
- Offers a variety of services via a single secure web portal connection
- Access webinars about self-service electronic tools and features available with Availity at <a href="https://www.bcbsnm.com/provider/training/availity.html">https://www.bcbsnm.com/provider/training/availity.html</a>
- Availity tip sheets can also be accessed at <u>https://www.bcbsnm.com/provider/tools/index.html</u>



# eCommerce

# eCommerce Center



- Your source for electronic commerce transactions
- Transactions include billing, payments, eligibility verification, claim status, and more
- Say goodbye to paper shuffle and say hello to increased operation efficiencies and improved turnaround on payments





# **Questions?**