

Overview

The Claims department partners with the Provider Relations, Health Services and Customer Service departments to assist providers with any claims-related questions. The focus of the Claims department is to process claims timely, investigate the basis for any issues and correct their root causes.

Timely Claims Submission

Timely filing is 180 days from the date of service to the primary payers, secondary payers, or as required by law. Refer to the **Quick Reference Guide** for the appropriate mailing address.

Claim Submission Format

Claims may be submitted to the Plan in one of the following formats:

- Electronic Claim Submission (EDI)
- CMS 1500 Form
- UB04 Form

All providers are required to use the standard CMS codes for ICD9, CPT and HCPCS regardless of the type of submission.

The largest driver of payment turnaround time is the accuracy of the data on the claim, regardless of whether it is an electronic or paper claim submission. To assist providers in submitting the correct data in the correct fields on a claim, the Plan has prepared claim submission guidelines. These guidelines identify key fields the Plan requires to be filled for claims processing as well as the data source to complete the field.

Provider ID and NPI Requirements

The Plan requires the use of the payer-issued tax ID and NPI on all claim submissions, both electronic and paper. However, the Plan-issued provider ID remains a key identifier on daily encounters with the Plan. For this reason, we highly recommend that it be included on your claim submissions.

- If submitting claims electronically, there is a required field in the file format for the Plan's

provider ID number along with the referring, rendering or facility NPI numbers. Providers are encouraged to verify that their software management tool or clearinghouse has the correct provider ID and is placing it in the correct field.

- Providers submitting paper claims should include their Plan-issued provider ID or NPI on both CMS 1500 and UB-04 forms. Other forms of identification may be used in the absence of the provider ID or NPI number (see the guidelines for CMS 1500 and UB04 paper claims submission in the **Forms** section of this handbook).

National Provider Identifiers

Standard transactions such as claims submitted electronically to the Plan must include the referring, rendering or attending, billing and facility provider's National Provider Identifier (NPI), per requirements put forth in HIPAA's NPI Final Rule Administrative Simplification.

The NPI and tax ID must be included with electronic claim submissions for proper adjudication. More information about NPI is available on the CMS Web site.

HIPAA Electronic Transactions and Code Sets

HIPAA Electronic Transactions and Code Sets is a federal mandate that requires health care payers such as WellCare, as well as providers engaging in one or more of the identified transactions, to have the capability to send and receive all standard electronic transactions using the HIPAA designated content and format.

Specific WellCare requirements for claims and encounter transactions, code sets, and SNIP validation are described as follows. *To promote consistency and efficiency for all claims and encounter submissions to the Plan, it is WellCare's policy that these requirements also apply to all paper and direct data entry (DDE) transactions.*

Standard Guides

Available online or by calling Customer Service, providers may obtain the Plan's recommended transaction guidelines. These are:

- Electronic Data Interchange Transaction Set Implementation Guides
- Institutional Claims/Encounter Companion Guide
- Professional Claims/Encounter Companion Guide

Standard Transactions

Transactions, as defined by HIPAA, are activities involving the transfer of health care information for specific purposes, including claims and encounter information, payment and remittance advice, and claim status and inquiry. All providers who submit encounters and electronic claims to the Plan must do so in the formats established by HIPAA.

The following standard HIPAA electronic claim/encounter transactions must be submitted in the *ANSI ASC X12N format, version 4010A1:

- 270/271–Health Insurance Eligibility/Benefit Inquiry & Response
- 276/277–Health Care Claim Status Request & Response
- 278–Health Care Services Review – Request for Review and Response
- 835–Health Care Claim Payment/Advice
- 837–Health Care Claims

Standard Code Sets

Standard Code Sets as required by HIPAA are the codes used to identify specific diagnosis and clinical procedures on claims and encounter forms. All providers

are required to submit claims and encounters using current HIPAA compliant codes, which include the standard CMS codes for ICD9, CPT, HCPCS, NDC and CDT, as appropriate.

Strategic National Implementation Process (SNIP)

All claims and encounter transactions submitted via paper, direct data entry (DDE) or electronically will be validated for transaction integrity/syntax based on the Strategic National Implementation Process (SNIP) guidelines.

The SNIP validations used by the Plan to verify transaction integrity/syntax are available in the Forms section of this manual and on our Web site. The SNIP Validation Descriptions document may be a helpful resource to share with your billing agent or clearinghouse.

If your claim is rejected for lack of compliance to the Plan's claim and encounter submission requirements, please correct your claim and resubmit it to the Plan. For additional information, please contact your Provider Relations representative or the Customer Service department.

Electronic Claim Submissions

The plan accepts electronic claim submissions through Electronic Data Interchange (EDI).

Advantages of EDI

- Submitting claims electronically is less costly than billing with paper.
- In most instances, the Plan can process your electronic claim in half the time of a paper claim.
- Clearinghouses charge varying fees. The Plan has options with ACS, including connectivity and software, which are free. Contact the EDI department to see if you qualify for this service. You may also contact your clearinghouse or

billing software vendor to see if they offer free options.

There are six primary clearinghouses through which we receive EDI transactions. Those companies are:

- ACS EDI Gateway, Inc.
- Availity
- Emdeon (former WebMD[®])
- RelayHealth (McKesson)
- SSI Group
- ZirMed

Since most clearinghouses can exchange data with one another, providers should work with their existing clearinghouse, if other than those listed, to establish EDI with the Plan. All files submitted to the Plan must be in the ANSI ASC X12N format, version 4010A. Implementation guides for HIPAA transaction sets are available at <http://www.wpc-edi.com>.

If you do not have a clearinghouse or have been unsuccessful in submitting claims through your clearinghouse, please contact our EDI team. The EDI team contact information can be found on the Quick Reference Guide.

Payer ID

There are unique Payer IDs that must be used to identify our Plan on electronic claim submissions. The appropriate Payer IDs for each of the six clearinghouses through which WellCare claims may be submitted are listed below: (subject to change)

ACS EDI Gateway, Inc.

- 77004

Availity, Emdeon (WebMD[®]), RelayHealth (McKesson), SSI Group and ZirMed

- 14163

**Electronic
Funds Transfer
(EFT)
and Electronic
Remittance
Advice (ERA)
Services**

We have partnered with Payformance Corporation to offer you free Electronic Funds Transfer (EFT) and online Electronic Remittance Advice services (ERA, also known as electronic payment voucher) by registering with PaySpan Health[®].

The benefits of enrolling for EFT/ERA through PaySpan Health[®] include:

- A secure, self-service Web site;
- Absolutely no cost for participating;
- Improved cash flow through automated deposits;
- Convenient access to view remittance records online, at any time;
- Reporting mechanisms to access adjudicated claims information; and
- Ability to import payment data directly into your practice management or patient account system.

Online registration is simple and fast. PaySpan Health[®] will mail a registration letter to network providers containing a unique registration code and PIN number. The information contained in the registration letter will be all the guidance necessary to complete the registration process.

Should a provider elect not to receive payments or vouchers electronically, they will continue to receive paper checks generated at the Payformance payment processing center.

For questions related to this service, please visit the PaySpan Health[®] Web site at www.payspanhealth.com or call the Provider Hotline (refer to the **Quick Reference Guide** for contact information).

**Paper Claim
Submission
Guidelines**

Paper claims must be completed in full and include:

- The Plan member's name and his or her relationship to the subscriber;
- The subscriber's name, address and Social

Security number;

- The subscriber’s employer group name and number (when applicable);
- Information on other insurance or coverage for the Plan member;
- The name, signature, place of service address, billing address and telephone number of the physician or provider performing the service;
- The tax ID number; and
- Medicaid and/or Plan-issued provider ID number for the referring physician or provider performing the service as well as for the facility (when applicable) including its respective qualifier.

Qualifiers

Each form of identification should be accompanied by a qualifier which will correctly allocate the information when transferred into our databases. Proper qualifiers for identification numbers submitted to the Plan are:

ID	Qualifier
Tax ID	24
WellCare ID	G2
Medicaid ID	1D
Taxonomy	ZZ
State License	0B

Notice that some form fields will include a box to submit the identification number’s qualifier. In others, however, the box will not be available and the qualifier should be included by preceding the identification number with a hyphen (Ex. XX-XXXXXXXXXX).

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- Appropriate ICD-9 codes;
 - Standard CMS procedure or service codes (e.g., CPT-4 procedure codes and HCPC-I,II codes with appropriate modifiers, revenue codes);
 - Number of service units rendered;
 - Billed charges;
 - Referring physician's name and NPI number;
 - Date(s) of service;
 - Place(s) of service and facility NPI (where applicable);
 - Authorization Number (if applicable);
 - NDC for drug therapy (if applicable); and
 - Job related, auto or other accident information.

CMS 1500 Paper Claim Submissions

The Plan accepts the revised CMS 1500 forms printed in Flint OCR Red, J6983, (or exact match) ink. Although a copy of the CMS 1500 form can be downloaded from the CMS Web site, copies of the form cannot be used for submission of claims since your copy may not accurately replicate the scale or color of the form when scanned using Optical Character Recognition (OCR).

This scanning technology allows for the data contained on the form to be read while the actual form fields, headings and lines remain invisible to the scanner. OCR technology allows the Plan to record and process paper claims faster.

There are key fields that will properly identify and adjudicate claims information on a paper CMS 1500 form when submitted to our Plan. Below are guidelines identifying those fields to ensure timely and accurate processing of your claims.

CMS 1500 Guidelines for Paper Claims

- Block 17a: The referring provider's WellCare, Medicaid or tax ID number. Providers may also use their state license or taxonomy numbers should the others not be available.
- Block 17b: The referring provider's NPI number. Please ensure the 10-digit NPI number is accurate.
- Block 24i (lines 1-6): The ID qualifier for the rendering provider's WellCare, Medicaid or tax ID. Providers may also use their state license or taxonomy numbers should the others not be available. Refer to page six of this section for a list of qualifiers.
- Block 24j (lines 1-6): The rendering provider's WellCare, Medicaid or tax ID. Providers may also use their state license or taxonomy numbers should the others not be available.
- Block 25: The 9-digit federal tax ID number (TIN). The provider's tax ID must be included or **the claim will be denied**.
- Block 32: Facility contact information (name, address and telephone number). Include when applicable.
- Block 32a: Facility's NPI number. Please ensure the 10-digit NPI number is accurate.
- Block 32b: Facility ID Qualifier and respective ID number (Ex. xx-xxxxxxxx). Refer to page six of this section for a list of qualifiers.
- Block 33: Billing providers (or billing vendors) contact information. Include when applicable.
- Block 33a: Billing provider's NPI number. Review the 10-digit NPI number for accuracy.

- Block 33b: Billing provider qualifier and respective ID number (Ex. xx-xxxxxxxx). Refer to page six of this section for a list of qualifiers.

**UB04
Paper Claim
Submissions**

The Plan accepts UB04 forms printed in Flint OCR Red, J6983, (or exact match) ink. Although a copy of the form can be downloaded from the CMS Web site, copies of the form cannot be used for submission of claims since your copy may not accurately replicate the scale or color of the form when scanned using Optical Character Recognition (OCR).

This scanning technology allows for the data contained on the form to be read while the actual form fields, headings and lines remain invisible to the scanner. Photocopies cannot be scanned and therefore are not accepted.

There are key fields to properly identify and adjudicate claim information on a paper UB04 form when submitted to our Plan. Below are guidelines identifying these fields to ensure timely and accurate processing of your claims.

UB04 Guidelines for Paper Claims

- Block 56: Billing provider's NPI number is entered here. It is optional on paper claims.
- Block 57A&B: Use this field if an identification number other than the NPI is being reported for the billing provider such as a Medicaid or tax ID. Providers may also use their state license or taxonomy numbers.
- Block 57C: Billing provider's WellCare ID number.
- Block 71 PPS Code: Enter DRG code.
- Blocks 76-79 QUAL: Attending, operating or other physician's qualifier. Refer to page six for a list of qualifiers.

- Blocks 76-79: Enter the attending, operating or other physician's ID number related to the qualifiers listed above.
- Blocks 76-79 NPI: Include the attending, operating or other physician's NPI number whenever possible.
- Block 81CC: Enter the taxonomy codes corresponding to providers listed in fields 76-79.

Encounter Data Submissions

If a provider's payment method is on a capitation basis, claims still must be submitted to the Plan.

This requirement is mandated to meet the reporting requirements of the Plan as well as those established by regulatory agencies and the Balanced Budget Act. Claims submitted under a capitation contract are usually referred to as encounter data. Encounter data can be submitted on CMS 1500 or UB04 forms or through EDI following the same rules as standard claim submissions.

Note: Encounter data submitted using paper forms **must** include the billing provider's Medicaid ID or the **claim submission will be rejected.**

The Plan currently utilizes the six clearinghouses listed below to process the 837 Health Care Claims transactions. The encounter payer ID for all clearinghouses is **59354**.

- ACS EDI Gateway Inc.
- Availity
- Emdeon (former WebMD[®])
- RelayHealth (McKesson)
- SSI Group
- ZirMed

The Plan will record all encounter data received. The Plan recognizes these services as under a capitated

contract and will not make payment to the provider.

Any capitated provider who does not submit encounter data is subject to corrective action measures and penalties under applicable state and federal law and could be terminated from the Plan.

Coordination of Benefits

Coordination of Benefits (COB) is the procedure used to process health care payments when a person is covered by one or more insurers. Prior to submitting a claim to the Plan, providers must identify if any other payer has primary responsibility for payment of a claim.

If determination is made that another payer is primary:

- The primary payer should be billed prior to billing the Plan;
- Any balance due after receipt of payment from the primary payer should be submitted to the Plan for consideration; and
- The claim must include information verifying the payment amount received from the primary plan as well as a copy of their Explanation of Payment (EOP) statement with the name of the primary payer and the member's primary subscribed ID number.

If third party liability or the amount of third party liability cannot be determined, WellCare will consider a claim for processing of payment. If payment is not available within 60 calendar days, WellCare will also consider a claim for processing of payment.

Upon receipt of the claim, the Plan will review it using the COB rule or other, as applicable.

Prohibition on Billing Plan Members

Your agreement with the Plan requires providers to accept payment directly from the Plan. Payment from the Plan constitutes payment in full, with the exception of applicable co-payments, deductibles, co-insurance and

any other amounts listed as member responsibility on the Explanation of Payment/Provider Remittance Advice.

Providers may not bill Plan members for:

- The difference between actual charges and the contracted reimbursement amount;
- Services denied due to timely filing requirements;
- Covered services for which a claim has been returned and denied for lack of information;
- Remaining or denied charges for those services where the provider fails to notify the Plan of a service that required prior authorization;
- Payment for that service will be denied; and
- Covered services that were not medically necessary, in the judgment of the Plan, unless prior to rendering the service, the provider obtains the member's informed written consent and the member receives information that they would be financially responsible for the specific services.

Non-Covered Services

Plan members may be billed for non-covered services like cosmetic procedures and items of convenience (i.e., televisions).

Diagnosis Related Group (DRG) Payments

Diagnosis Related Group (DRG) payments for inpatient claims are initially paid at DRG inlier rates. Payment of the outlier portion of the claim will require medical record review. Please submit any outlier payment request to WellCare's Retrospective Review department with the following information:

- Letter requesting an outlier payment review
- Itemized charges with revenue codes

- Copy of paid remittance advice
- Face sheet
- History and physical
- Physician orders
- Progress notes
- Consultation notes
- Operative notes (if applicable)
- Therapy notes (if applicable)
- Discharge summary

The deadline for submitting outlier payment requests is 90 days from the remittance date. These outlier cases can be mailed to:

WellCare Health Plans
Attn: Retrospective Review
8735 Henderson Road
Ren 3, 1st Floor
Tampa, Florida 33634

Covering Physician Reimbursement

In the event a covering physician agrees to act on behalf of another network physician, the following applies:

- The covering physician that is providing services to the network physician's Plan members agrees to accept payment under the network physician's agreement with the Plan.
- If covering for a network physician who is reimbursed on a capitation basis, the covering physician will be required to seek payment for services provided to Plan members from the network physician and not the Plan.

- Covering physicians will not be able to seek payment from the Plan or the Plan member, with the exception of those services for which the network physician would have been permitted to collect from the Plan pursuant to their contractual agreement.

Professional and Technical Component Payment

The Plan covers the professional and technical components of global CPT procedures. Therefore, the appropriate professional component modifiers and technical component modifiers should be used on the claim form.

Assistant Surgeon Payment

An assistant surgeon may be used if the procedure requires support. Assistant surgeons must be network providers unless specific authorization is obtained from the Plan. On-staff surgeons who are not participating providers may be used to assist in the event of an emergency. Charges for assistant surgeons' fees will not be reimbursed if an assistant surgeon is not approved for the procedure to be performed.

Overpayment Recovery

WellCare may initiate overpayment recovery no later than 12 months after the last date of service (DOS) or discharge, for reasons that include but are not limited to:

- Adjustments to previously processed claims
- Duplicate payments
- Improper benefit interpretations
- Fee schedule corrections
- Ineligible member
- Fee for service payments for capitated services

In accordance with the Georgia Health Insurance Protection Act, O.C.G.A. 33-20A-60 through 62, et al. WellCare of Georgia will provide the claimant with a written notice stating the specific claim and reason for the retroactive denial.

Providers should follow the instructions in the refund request notice to ask for additional information or contest the overpayment.

Payment Methods

Providers will receive a one-time 45-day notice that an off-set will be performed against future payments unless a refund is received or the Plan is contacted with an explanation of a correct payment. Providers will be informed of amounts recovered via the Explanation of Payment (EOP).

Delegated Entities

All participating providers or entities delegated for Utilization Management are to use the same standards as defined in this section. Compliance is monitored on a monthly basis, and formal audits are conducted annually.