

# Network News



December 2008



## ActivHealthCare & Integrated-ActivHealthCare, LLC - Your Networks!!!

Many providers are surprised to find out the way the network has grown over the past few years. As of today, your network consist of over 1000 chiropractors spread over a four state area.

ActivHealthCare services the state of Georgia. Integrated-ActivHealthCare services the states of North Carolina, South Carolina and Tennessee. Although these are set up as two separate entities, both networks are working together to fairly represent you, the chiropractor, in the managed care arena.

This month we have put together a combined newsletter to cover common topics shared by all states. This will allow you to see what is going on throughout the southeast. We encourage you to read this newsletter and share it with your staff. It contains some useful information to help you better understand your network and get the most out of your membership. If you have any questions, please do not hesitate to contact us.

### Coventry Health Care - an explanation of Coventry's networks

**Coventry Health Care of GA** - This name is used for the Coventry point of service business in Georgia. ActivHealthCare (AHC) is the exclusive chiropractic network for Coventry Health Care of GA. **All claims with Coventry Health Care of GA on the ID card must be sent to AHC for payment.**

**WellPath Select** - WellPath is the name used by Coventry in North and South Carolina. Integrated-ActivHealthCare (I-AHC) is contracted with WellPath in South Carolina only. We did not contract in NC. WellPath claims for both states are to be sent to the address on the insurance ID card.

**Coventry National Network** - This is a new network formed by Coventry as of 1/1/2008. The **Mail Handlers Benefit Plan**, and any other benefit plans administered by Coventry, uses this network. In GA, AHC is the only network contracted with Coventry National Network. Coventry does not offer direct contracts to chiropractors in GA. **You must send your claims to AHC for in-network benefits.** I-AHC is contracted with Coventry National Network in NC, SC & TN. Our fee schedule in these states is superior to what is offered to providers with direct contracts. If you want the benefit of our higher fee schedule, **claims must be sent to I-AHC for processing.**

**First Health** - This is Coventry's leased network. Claims are processed by 3rd party administrators, i.e. Principal, CBCA, etc. In 2007, you may have previously been contracted with First Health for the Mail Handlers Benefit Plan. If so, it did not carry over to Coventry National. In GA, AHC is the only chiro network used by First Health. They do not offer direct contracts in GA. In NC, SC & TN, I-AHC offers a higher fee schedule to our members.

**Send claims to AHC (for GA) or I-AHC (for NC, SC or TN) for in-network processing.**

### Employers Health Network

Integrated-ActivHealthCare and ActivHealthCare has recently contracted with Employers Health Network (EHN). This is a growing network out of Missouri. Currently, the EHN's largest client is the Bass Pro Shops.

The network agreement went into effect October 1, 2008. Providers were recently loaded into the EHN system.

We agreed to a network fee schedule of 130% of 2008 RBRVS for GA Area 01 (Atlanta). This will apply for all states. The fee schedule will allow the provider to collect up to \$42.47 on a 98941.

We have been told Bass Pro has some plan limitations in their benefit plan. We did not agree to the plan limitations. We only agreed to the fee schedule. If there is a plan limit, you will be able to balance bill patients for any difference between the plan limitations and the fee schedule.

Send claims directly to the address on the ID card. This allows for faster payments & lower admin fees.

**Mail Handlers claims problems? See pg 3 article. You must submit MHBP claims to AHC or I-AHC.**

## MultiPlan & PHCS

MultiPlan owns PHCS.

We **are** contracted with MultiPlan. We **are not** contracted with PHCS.

If you have a PHCS contract, your low PHCS rates will supersede the higher MultiPlan rates we offer. For example, the MultiPlan only contract allows \$38 for a 98941. If you have a PHCS contract, your fee schedule for MultiPlan will be only \$30.49 on a 98941.

PHCS contracts with employer groups for primary or direct network relationships. We have spoken with them, but we do not want the low fee schedule they are offering. It is below Medicare rates.

MultiPlan contracts as a 2nd tier network (discount program). The claims are processed at out of network benefits with a discount. MultiPlan works with Aetna, UHC, Humana, Cigna & Great West. If you have a direct contract with any of these groups, it will supersede the MultiPlan relationship. The advantage to this discount program contract is that patients are given your name as an out of network provider offering a discount on charges.

## Discount Programs - First Health & Beech Street

**First Health & Beech Street** have entered the discount program arena. Both network have contracted with United Healthcare to offer discounts to UHC patients receiving treatment from providers who are members of First Health or Beech Street. The claims will be processed at out of network benefit rates subject to deductible and coinsurance. If the provider is under a direct contract with UHC, the discount will not apply.

**First Health** refers to the discount program as their Client Enhanced Savings Program. We negotiated an increased fee schedule for this contract addendum. It is 145% of the amount specified in the 2006 Medicare Fee Schedule for the applicable state. This has nothing to do with Medicare benefits; they are just using the fee schedule.

**Beech Street's** discount program is similar. However, the fee schedule is the same as our current contracted rate. For I-AHC the fee schedule 145% of 2006 SC locality #1 RBRVS

Appropriate network logos should appear on the id cards. **Submit claims to AHC or I-AHC to avoid unnecessary processing delays.**

## Beech Street Network Update

### ATTENTION PROVIDERS!!

You will probably receive via e-mail or mail a form from Med Advantage regarding credentialing with Viant / Beech Street / PPO Next. Med Advantage is a credentialing contractor.

It is not necessary to fill out this application. Beech Street has confirmed that you can disregard the form, since you are already a network member through ActivHealthCare or Integrated-ActivHealthCare.

Also, your network relationship through I-AHC currently brings you a **fee schedule that is 20 percentage points higher than you would get through a direct contract.**

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United Healthcare has contracted with Beech Street to offer a discount program. Under this program, UHC patients may go to a Beech Street provider and receive a discount on treatment based upon the Beech Street network fee schedule. The claims will be processed at the out of network benefits, but the patients will be given our provider names as an option to UHC's primary network. This discount program will not apply if the provider is a member of OptumHealth, formerly known as ACN.

## Credentialing Corner

**Insurance requirements** - We must have current information on file regarding your malpractice and general liability insurance policies.

**If you have not already done so, please contact your malpractice and general liability insurance carriers and add us as a certificate holder.**

It will cost you nothing, simplify your credentialing life, and reduce our need to request this information from you. It will also eliminate the need for you to fax it to us.

**If you are located in GA**, tell your carrier to add ActivHealthCare and mail the certificate of insurance to P.O. Box 1368, Lilburn, GA 30048

**If you are in NC, SC or TN**, tell your carrier to add Integrated-ActivHealthCare and mail the certificate of insurance to P.O. Box 969, Lilburn, GA 30048

**Licensing requirements** - Activ must have a copy of your current license on file. When you receive your renewed license for 2009, please fax a copy to CREDENTIALING at 770-455-6188. It will enable us to keep your credentialing file current.

## CA Section - Answers to questions from CA's

### When can I balance bill the patient?

If a claim is denied because of a plan limitation and we did not agree to it, you can balance bill the patient. Also, be sure to balance bill for deductibles, co-pays and patient coinsurance.

You cannot bill the patient for a PPO discount.

Generally we agree to fee schedules, not plan limits. If we do agree to a plan limit, it will be clearly noted on the term summary sheet.

### What are term summary sheets and how do I get them?

A Term summary sheet (TSS) is an outline of the important contract terms. It tells you where to submit claims, if there is UM, etc. You can get the TSS, fee schedules and current list of networks at Network Resources on our website.

### When I call to verify coverage, if I am told I am out of network, what do I do?

If this happens, call us at 770-455-0040.

We will need the phone number you called, the patient information on whom you were calling and if possible, with whom you spoke.

We will call them and find out the problem and call you back.

### What if I do not see the network affiliates name on the insurance ID card?

Many times, the name is not mentioned on the ID card, but the logo is present. Also, you can ask for the name of the network when verifying coverage.

If you see the logo on the card and that logo is present on our Network Affiliate sheet, send the claim according to the instructions on the Network Affiliate sheet.

### How do I speed up the payment of my claims?

Claims payers want to receive the claims via EDI. It saves them time and money.

Payments from Aetna & others on paper claims has slowed down to a crawl, but the EDI claims are being paid quickly.

Our suggestion is to utilize the technology. It will save you money and speed up claim payments.

**IT IS FREE!!!**

### \*\*\* VERY IMPORTANT CLAIMS TIPS \*\*\*

#### CMS1500 forms - 5 tips to avoid problems:

1. **Box 25** - Put your chiropractor's tax id number in this field.
2. **Box 31** - **DO NOT** put "Signature on File" in this space. The name of the provider of service should be in this field.
3. **Box 32** - Please place the name of the provider and place of service in this field.
4. Mail the CMS1500 form to the address as instructed on the Network Affiliates sheet. The most recent version is available under Network Resources at our website.
5. Use the top right corner of the CMS1500 to tell us where to mail the claim and box 11.c to tell us the name of the network affiliate. Refer to the Provider/CA Manual for format instructions.

These tips may seem very basic, but we have a few providers submitting claims without following these instructions. This has caused claim delays, denials or reduction in benefits.

## Mail Handlers Benefit Plan Update from Coventry National Network

### Are you submitting claims correctly?

1. **New Employee ID cards were issued on 9/15/08.** We recently discovered that new employee identification numbers were issued for many Mail Handlers. The new numbers took effect on 9/15/08. Please be sure to update your patient records with the new numbers so your CMS1500 forms will be properly processed.
2. **Mail Handlers and Coventry National Network claims must be submitted through your network.** The Mail Handlers Benefit Plan is covered under Coventry National, **not** First Health. Your old First Health contract does not apply to this group. If you send claims directly to Mail Handlers, your claim will be processed as out of network or delayed.

#### GA providers send claims to:

**AHC at PO Box 1368, Lilburn, GA 30048.**

#### NC, SC or TN providers send claims to:

**I-AHC at PO Box 969, Lilburn, GA 30048.**

## Free EDI - Electronic claims submission

Free electronic claims submission is available through Office Ally, our approved clearinghouse business partner. You may use Office Ally to file all of your claims, not just those claims associated with ActivHealthCare or Integrated-ActivHealthCare.

Our EDI solution does not require the purchase of any special software. You simply need an internet connection and you will have access to the necessary tools to upload your file or key in your claims and follow-up on claims status.

### The benefits of filing claims electronically through your network include:

- **No monthly EDI fees!!!**
- **Save money** on postage
- **Improved cash flow** through faster claims processing
- Claims transmission available to one location 24 hours a day, 7 days a week
- Online claims correction capability with access to claim status, history, and summary reports
- Improved accuracy in claims processing and a decrease in rejection rate

Here how you get started and save money on electronic claims:

- Go to the website and click on the electronic claims link
- Complete the enrollment forms
- Review the EDI Reference and Training information

Register for EDI today!!! Visit your network website for more information:

[www.ActivHealthCare.com](http://www.ActivHealthCare.com) for GA providers

[www.I-AHC.net](http://www.I-AHC.net) for NC, SC & TN providers

## Are you getting the most out of your network? Let our website teach you how!!

Our website offers you valuable information which will enable you to utilize your network most effectively. Visit Network Resources on the appropriate website for your state to find:

- Provider/CA Manual
- Term summary sheets, fee schedules, and employer lists
- Information on one source for **free electronic claims submission**
- Network affiliations
- News, links, and frequently asked questions relevant to your practice

**A lack of knowledge will cost you money.** Be sure to instruct your CA to visit our website and become familiar with your network. You or your CA need to:

- Enroll to submit claims electronically and go through the training presentation (see above article)
- Print and review the Provider/CA Manual, term summary sheets and fee schedules
- Print the latest list of Network Affiliates (this should be posted for easy reference by CA or insurance biller) This list gives important instructions on where to submit claims.
- Call us at 888-635-0459 or 866-374-9558 with your questions.

Remember to check the website often as this information is updated regularly. We also post newsletters and links to our network affiliates' websites.

The website for ActivHealthCare members, i.e. chiropractors in GA, is [www.ActivHealthCare.com](http://www.ActivHealthCare.com).

The website for Integrated-ActivHealthCare members, i.e. chiropractors in NC, SC or TN, is [www.I-AHC.net](http://www.I-AHC.net).

**Are you filing claims properly? Download the current Network Affiliates list from our website today!**