

CNC CIGNA Update Rebuttal

Recently CNC sent out the CNC CIGNA HealthCare Contract Update memo. A similar version was sent to providers in South Carolina a month earlier. There is a lot of information that raises several questions.

It concerns us that CNC has implied that Integrated-ActivHealthCare (I-AHC) played a role in setting the rate and terms for the proposal which CNC submitted to CIGNA.

I-AHC does not know the rate CNC submitted to CIGNA. **I-AHC does know that the \$45 allowable fee mentioned in the CNC memo is lower than the global fee stated by I-AHC in its proposal to CIGNA.**

I-AHC did submit a global fee to CIGNA. We did this because that is what was required of us by CIGNA.

Basically, CNC submitted the proposal to CIGNA that CNC wanted to submit. CNC determined the value and accepted the contract at that rate.

I-AHC - Committed to You

We would like to remind our members that I-AHC is owned by chiropractic organizations and profits generated support the profession and not individual investors. We also wish to assure you that in our marketing negotiations we are acutely aware of the financial strain placed on our members by rising overhead cost and lower reimbursement rates, and find that accepting declining fee schedules promotes the devaluation of chiropractic.

We make every attempt to provide quality service to the carriers and maintain a level of provider reimbursement that will fit their practice and family needs.

We regret any confusion which may have been caused by information you have recently received, but wish to further assure you that we have the profession's interest at heart and will continue to provide you with a managed care organization that will negotiate for you.

Please pass this information along and if you have friends who are not members of I-AHC invite them to join. Increased membership allows us to negotiate more effectively.

Employers Health Network

Effective 7/1/2008, Integrated-ActivHealthCare has contracted with EHN. This network's largest client is the Bass Pro Shops.

We agreed to a network fee schedule that will allow up to \$42.47 on a 98941.

However, we have been told that Bass Pro has some plan limitations in place on their benefit plan. We did not agree to the plan limitations.

You will be able to balance bill patients for any difference between the plan limitations and the fee schedule.

Send claims to the address on the insurance id card.

Brief Network notes:

MultiPlan & 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. MultiPlan is a 2nd tier network (discount program). The claims are processed as out of network benefits with a discount. MultiPlan works with Aetna, UHC, Humana, Great West and Cigna. If you have a direct contract with any of these groups it will supersede our relationship and we will not be involved. CPT code 98941 allows \$38.00 on our MultiPlan schedule.

Beech Street - We are contracted with Beech Street at a great fee schedule. It is 20 percentage points higher than you could get by going directly through them. **This is a great rate!** To take advantage of this great fee schedule, submit your Beech Street claims to I-AHC.

First Health - This contract includes the **Coventry National Network** and the **Mail Handlers Benefit Plan**. Please send these claims through I-AHC. Our fee schedule on the most common CPT codes is 15 point higher than First Health is currently offering on new direct contracts.

Discount Programs - Many companies are offering discount programs to the major carriers, i.e. Aetna, UHC, Cigna, Great West and Humana. **MultiPlan** has for years, **First Health** and **Beech Street** are now offering similar programs to UHC. We have negotiated with First Health and Beech Street a rate of 145% of 2006 SC Medicare rates (98941 = \$50.66) for these out of network discounts. The logo should appear on the id card. Submit claims to I-AHC. If you have a direct relationship with one the carrier's primary network, this discount program will not apply.

Free EDI - Electronic claims submission

I-AHC offers free electronic claims submission through its approved clearinghouse. You may use our EDI source for all of your claims, not just those claims associated with I-AHC.

The I-AHC 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 EDI include:

- **No monthly EDI fees!!!**
- **Save money on postage**
- **Improved cash flow**
- 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

Information on the free electronic claims solution is available at our website, www.I-AHC.net.

To 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!!!

Fee schedules you can get excited about!!!

The single most important part of any network agreement is the fee schedule. At Integrated-ActivHealthCare we know that. We recognize that we are representing you.

Here are some of the actual fees we have been able to negotiate. Since the information is proprietary (and other parties see our newsletter), we are not able to list client names. However, you can view our actual fee schedules on our website under Network Resources.

Code	Client A	Client B	Client C	Client D	Client E
98940	36.68	36.24	25.03	31.89	30.13
98941	50.80	50.66	35.14	44.04	42.47
99203	137.02	130.99	90.58	121.31	131.35

Note: Unless stated otherwise, I-AHC is agreeing to a fee schedule, not Plan restrictions. Plan limitations would create a larger patient balance.

Here are three things you can do to strengthen our ability to negotiate for you:

1. Support your IPA and the NCCA.
2. A network exist only because you join it. You want to empower only those which best represent your interest.
3. Watch fee schedules. The lowest fee schedule you accept may eventually be the best you get. If the fee schedule is bad, you will never make it up in volume.

It's time to utilize your network.....Let the website teach you how!!!

The most recent information needed for your Integrated-ActivHealthCare (I-AHC) membership is available on the Internet. Visit www.I-AHC.net for:

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

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 and insurance biller)
- Call us at 866-374-9558 with your questions. Ask for Mark or Jim.

Remember to check the website often as this information is updated regularly. Fee schedules and employers lists are also available for your review. If some information is not yet complete, it will be posted shortly.

Also, if you have an office website address that you would like posted on the provider locator for patients to see, please e-mail your website address to webmaster@I-AHC.net.