

<b>Overview</b>	<p>The focus of the Claims department is to process claims timely, to investigate the basis for any issues and correct their root causes. The Claims department partners with Provider Relations to better assist providers with any claim-related questions.</p> <p>In addition, the Provider Hotline enables providers to use the automated telephone system to check the status of a claim. Providers may also check claims status on the Web site. Please refer to the <b>Quick Reference Guide</b> for the Provider Hotline telephone number and the Web site address.</p>
<b>Timely Claim Submission</b>	<p>Claims must be submitted within 365 days of the date of service, unless otherwise specified by the provider agreement. Calculation of timely filing is based on the date of discharge reflected on claim.</p> <p>WellCare as secondary payer must receive claims within 365 days from the date of service.</p>
<b>Clean Claims</b>	<p>Providers are required to submit clean claims. A <i>clean claim</i> is defined by the Ohio Administrative Code as any claim that can be processed without obtaining additional information from the provider of service or from a third party.</p>
<b>Prompt Payment</b>	<p>Clean claims must be paid within 30 days from receipt by the Company. The number of days specified in the contractual payment arrangement between the provider and health carrier. Interest is to be paid to the provider based on the number of days that have elapsed between the date payments are due based on the contractual payment arrangement entered into, and the date payment is made.</p> <p>In pursuant to section 3901.389 of the Ohio Revised code clean claims paid beyond the 30 day time limit will be subject to interest payments.</p>
<b>Coordination of Benefits</b>	<p><i>Coordination of Benefits</i> (COB) is the procedure used to process health care payments when a person has coverage with more than one insurer.</p>

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 the Explanation of Benefits.

Upon receiving the claim, the Plan will review using the COB rule or the Medicaid Crossover rule, whichever is applicable.

**Claim  
Submission  
Format**

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

- Electronic Claims Submission (EDI)
- CMS-1500 Form. Ensure you use the most current version. The footer should contain the following designation:

APPROVED OMB-0938-0999 FORM CMS-1500 (08-05).

- UB-04 Form

Claims should be submitted to the Plan according to the following standards. Failure to comply with these standards may result in delay of payment or the rejection (returned to provider as unprocessed) of the claim.

- Claims must contain the National Provider Identifier (NPI) for all primary and secondary provider fields on all electronic and paper claims (UB-04 and CMS-1500) submissions.

- The NPI is a unique identification number for all health care providers mandated by the Health Insurance Portability and Accountability Act (HIPAA). This number is a 10-position, intelligence-free numeric identifier (10-digit number).
- Information for obtaining a NPI is available by:
  - Telephone: (800) 465-3203 or  
TTY: (800) 692-2326
  - E-mail: [customerservice@npienumerator.com](mailto:customerservice@npienumerator.com)
  - Mail: NPI Enumerator  
P.O. Box 6059  
Fargo, ND 58108-6059

Answers to frequently asked questions regarding NPI are available on [www.cms.gov](http://www.cms.gov).

- Claims must contain the Federal Tax ID (Employer Identification Number or Social Security number) for the provider of service or supplier.
- All data fields are to be completed.
- Claims should not be handwritten or altered in anyway.
- Only current standard procedural terminology is acceptable for reimbursement per the following coding manuals:
  - Current Procedural Terminology (CPT) for physician procedural terminology.
  - International Classification of Diseases (ICD9-CM) for diagnostic coding.
  - Health Care Procedure Coding System (HCPC).
- CMS-1500 paper claim submissions must be

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submitted on form OMB-0938-0999(08-05) as noted on the document's footer.

- The Plan accepts the revised CMS-1500 and UB-04 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.
- For EDI submissions, providers should follow the HIPAA transaction and code set requirements as found in the National Electronic Data Interchange Transaction Set Implementation Guides and the Companion Guide when provided by the Plan. HIPAA requires compliance with the Electronic Data Interchange (EDI) standards.
  - The National Electronic Data Interchange Transaction Set Implementation Guides for HIPAA transaction sets are available at [www.wpc-edi.com](http://www.wpc-edi.com).
  - All files submitted to the Plan must be in the ANSI ASC X12N format, version 4010A.
- For further instructions for both paper and EDI claim submission including access to Plan EDI Companion Guides, visit [ohio.wellcare.com](http://ohio.wellcare.com).
- Refer to the **Quick Reference Guide** for claim mailing addresses.

**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, 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.

The Plan currently receives EDI transactions solely through RelayHealth, a McKesson Company.

If you or your vendor (i.e., practice management system, billing service or clearinghouse) is not connected to RelayHealth, we strongly encourage you to contact them directly and request that they establish this **FREE** connection. Upon confirmation from your vendor of continued electronic claims submission to WellCare via RelayHealth, no further action is necessary.

If you have any questions regarding submission of EDI transactions directly through RelayHealth, refer to your **Quick Reference Guide** for contact information for providers and vendors.

**Payer ID**

The Plan's unique Payer ID is **14163**. This Payer ID is used to identify our Plan on electronic claim submissions. As applicable, include Payer ID **59354** on claims encounter submissions.

For further instructions on EDI claim submission including access to Plan Companion Guides, please visit [ohio.wellcare.com](http://ohio.wellcare.com).

**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.

Using the information contained in the registration letter, providers will proceed through an easy registration process that includes the following steps:

- Log on to PaySpan Health using the registration and PIN number provided in the letter;
- Enter Tax ID number (for security purposes);
- Enter banking information and set up account administrators and users;
- Select payment and remittance preferences; and
- Confirm receipt of fund transfer into provider bank account.

Once the fund transfer is confirmed, all payments will be

sent via EFT.

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](http://www.payspanhealth.com) or call the Provider Hotline (refer to the **Quick Reference Guide** for contact information).

## **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 Member Services, providers may obtain the Plan's recommended transaction guidelines. These are:

- Electronic Data Interchange Transaction Set Implementation Guides
- Institutional Claims Companion Guide
- Institutional Encounter Companion Guide
- Professional Claims Companion Guide
- Professional 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 Member Services department.

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

This means providers **cannot 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;
- 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 he/she will be financially responsible for the specific services.

**Non-Covered  
Services**

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

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**Diagnosis  
Related Group  
(DRG)  
Payments**

Diagnosis Related Group (DRG) payments for inpatient claims are paid based on contractual agreements.

WellCare reserves the right to audit the quality of DRG assignment and payment by reviewing the accuracy of these payments. Requests for medical record review may be required for such audits. In the event that discrepancies are evidenced, recovery of such identified payments will be pursued according to contractual guidelines. Appropriate documentation submitted upon request should include:

- Fact sheets
- History and physical documentation
- Physician orders
- Progress notes
- Consultation notes
- Operative notes, if applicable
- Therapy notes, if applicable
- Discharge summary

Responses to requests can be mailed to:

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

**Explanation of  
Payment**

An Explanation of Payment (EOP) is issued for each claim submitted. The EOP contains all of the information that was submitted on the claim form. The EOP will show all reimbursement information along with any specific messages regarding the claim.

**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

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 we have been contacted with an explanation of a correct payment. Providers will be informed of amounts recovered via the Explanation of Payments (EOP).

### **Delegated Entities**

All participating providers or entities delegated for claims 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.