

Overview	<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 Quick Reference Guide for the Provider Hotline telephone number and the Web site address.</p>
Timely Claim Submission	<p>Claims must be submitted within 180 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>
Clean Claims	<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>
Prompt Payment	<p>Clean claims must be paid within 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>
Coordination of Benefits	<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> <p>Prior to submitting a claim to the Plan, providers must identify if any other payer has primary responsibility for payment of a claim.</p>

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
- 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
- Mail: NPI Enumerator
P.O. Box 6059
Fargo, ND 58108-6059

Answers to frequently asked questions regarding NPI are available on 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 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.
 - 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.
- 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 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 clearinghouses through which the Plan currently receives EDI transactions. Those companies are:

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

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 as follow:

ACS EDI Gateway*

- 77004

Availity, Emdeon (WebMD®), SSI*, RelayHealth (McKesson) and ZirMed

- 14163

**Subject to Change*

For further instructions on EDI claim submission including access to Plan Companion Guides, please visit 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 or call the Provider Hotline (refer to the **Quick Reference Guide** for contact information).

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).

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, 1st Floor
Tampa, Florida 33634

Encounter Data

Health care encounter data includes:

- All data captured during the course of a single health care encounter that specifies the diagnoses, co-morbidities, procedures (therapeutic, rehabilitative, maintenance or palliative), pharmaceuticals, medical

devices and equipment associated with the member receiving services during the encounter;

- The identification of the member receiving and the provider(s) delivering the health care services during the single encounter;
- A unique, i.e., unduplicated, identifier for the single encounter.

If a provider is paid on a capitated basis, encounter data must be submitted to the Plan according to the claim submission standards noted above.

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. Under capitation, encounter data is generally submitted in the form of a claim, and such claims are usually referred to as encounter data.

The Plan will record the encounter data received. The Plan recognizes these services as under a capitated contract and will not make payment to the provider.

A 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.

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.