## Blue Medicare HMO Blue Medicare PPO



Visit us at **bcbsnc.com** 





**Before Getting Started** 

## Before getting started -



- + Blue Medicare HMO<sup>SM</sup> and Blue Medicare PPO<sup>SM</sup> are Medicare Advantage products offered by BCBSNC under contracts with Medicare.
- These products provide Medicare beneficiaries with their original Medicare benefits plus enhanced coverage and benefits.
- + A health care business or provider must be contracted with BCBSNC in order to be considered as in-network.
- + Having a BCBSNC contract for commercial lines of business only, leaves the provider as out-of-network for Blue Medicare HMO and Blue Medicare PPO.

# Blue Medicare product logos – Don't be confused!



Products offered by
BCBSNC that <u>are</u>
included in the Blue
Medicare HMO and Blue
Medicare PPO
agreement

Blue Medicare HMO<sup>SM</sup>

Blue Medicare PPO<sup>SM</sup>

**Blue**Medicare Rx

Blue Medicare Supplement

Blue Medicare products offered by BCBSNC that <a href="mailto:are not">are not</a> included in the Blue Medicare HMO and Blue Medicare PPO agreement

#### Member ID Cards

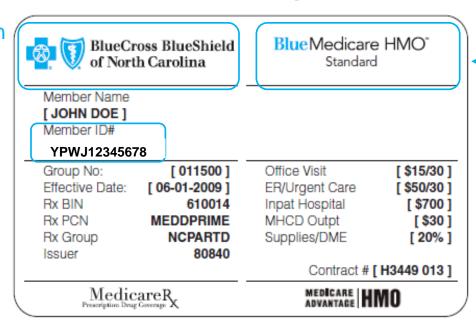


#### **Sample Card Image - front**

BCBS Association symbols and → BCBSNC text

Member ID# [YPWJ12345678

Blue Medicare HMO and PPO alpha prefix: "YPWJ" and "YPFJ"



Blue Medicare
HMO and Blue
Medicare PPO
designation

The ID cards are readily recognizable but remember they include information specific to the Blue Medicare HMO and Blue Medicare PPO products.

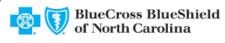
Therefore, it's important to review the cards carefully.

#### Member ID Cards



BCBSNC claims mailing address – if not filing electronically

#### Sample card image – back



Medicare Charge limitations may apply.

North Carolina Hospitals or physicians file claims to: PO Box 17509

Winston-Salem, NC 27116

Hospitals or physicians outside of North Carolina, file your claims to your local BlueCross and/or BlueShield Plan

Members: See your Evidence of Coverage (EOC) for covered services.

www.bcbsnc.com/member/ medicare

Customer Service: 1-888-310-4110
TDD/TTY: 1-888-451-9957
Provider Line: 1-888-296-9790
Mental Health/SA: 1-800-266-6167

Members send Correspondence to:

Blue Medicare HMO PO BOX 17509 Winston-Salem, NC 27116

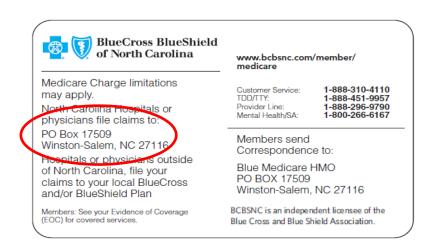
BCBSNC is an independent licensee of the Blue Cross and Blue Shield Association. BCBSNC
provider service
line and Blue
Medicare HMO
and Blue
Medicare PPO
contact
information

Reminder: For fastest claims processing, always file electronically!



## Claims Mailing Address

### Important reminder



#### Don't be confused when submitting claims!

Even though the members ID includes an alpha prefix, and the cross and shield symbols are on the members ID card, claims are always to be filed to the address indicated on the member's ID card.

## Claims by mail



 Always send Blue Medicare HMO and Blue Medicare PPO claims to BCBSNC in Winston Salem.

 Never send Blue Medicare HMO and Blue Medicare PPO claims to BCBSNC in Durham.

BCBSNC - PO Box 17509, Winston Salem, NC 27116

## Timely filing of claims



- + All BCBSNC claims must be filed directly to BCBSNC and not to an intermediary carrier.
- Claims must be submitted within one hundred and eighty (180) days of providing services.
- Claims submitted after one hundred and eighty (180) days will be denied unless mitigating circumstances can be documented.



Prior Plan Approvals, Medical Policies, and More





## BCBSNC Care Management & Operations-Medicare C/D (CM&O) 1-888-296-9790 or 1-336-774-5400

PPA requires that a provider must receive approval from BCBSNC before the member is eligible to receive coverage for certain healthcare services.

The most current PPA list is located on the BCBSNC website under Blue Medicare HMO and Blue Medicare PPO provider resources at:

<u>bcbsnc.com/providers/blue-medicare-providers</u>.

Services on the prior authorization guideline list require the PCP or authorized specialist to contact BCBSNC to obtain an authorization.

Codes requiring prior approval are located at:

http://www.bcbsnc.com/assets/ services/public/pdfs/bluemedic are/prior\_approval/cpt\_codes.p df.

#### Pre-admission certification



- + All non-emergency hospital admissions require precertification by calling BCBSNC CM&O department at 1-336-774-5400 or 1-888-296-9790.
- Plan authorization is required for scheduled admissions, including acute hospital, rehabilitation facility and skilled nursing facility.
- + For urgent and emergency admissions, prior authorization is not required. However, notification to BCBSNC of urgent/emergency admissions within (48) hours or the first business day after the admission is required.

#### **Medical Policies**



- Notifications regarding policy updates are available online.
- + Ability to search by entering:
  - Policy name
  - Policy number
  - CPT code
  - Key word

Blue Medicare HMO and Blue Medicare PPO medical policies available online at:

http://www.bcbsnc.com/content/
providers/blue-medicare-providers/
medical-policies/index.htm



Fast Track Appeals



## Medicare Fast Track Appeals (FTA)

- + Members receiving care from a skilled nursing facility (SNF), home health agency (HHA), or comprehensive outpatient rehabilitation facility (CORF) have the right to a fast appeal if they think Medicare-covered services are ending too soon.
- + The review is completed by the Quality Improvement Organization (QIO).
  - For North Carolina, the QIO is *The Carolinas Center of Medical Excellence;* they can be reached at 800-682-2650 and <a href="https://www.ccmemedicare.org">www.ccmemedicare.org</a>.
- + Information regarding the CMS requirement is located at: <a href="http://www.cms.gov/MMCAG">http://www.cms.gov/MMCAG</a>. See section titled: QIO Review of Part C Provider Terminations.

## Fast track appeals process



- Providers are responsible for delivering the notice of Medicare non-coverage (NOMNC) to the member at least two (2) days prior to the termination of the SNF, HHA or CORF service.
- The member or authorized representative must sign and date the NOMNC.
- + A copy of the signed NOMNC must then be faxed to the BCBSNC Case Management team at 1-336-659-2945 (the provider is responsible if the notice is not given timely).
- + The member or authorized representative must contact the QIO by noon of the day before coverage ends to request an expedited review, if he or she disagrees with the termination of services.

#### {Insert provider contact information here} Notice of Medicare Non-Coverage

Patient name:

Patient number:

The Effective Date Coverage of Your Current {insert effective type}

Services Will End: {insert end date}

- Your Medicare provider and/or health plan have determined that Medicare probably will not pay for your current {insert type} services after the effective date indicated above.
- You may have to pay for any services you receive after the above date.

#### Your Right to Appeal This Decision

- You have the right to an immediate, independent medical review (appeal) of the decision to end Medicare coverage of these services. Your services will continue during the appeal.
- If you choose to appeal, the independent reviewer will ask for your opinion. The
  reviewer also will look at your medical records and/or other relevant information.
  You do not have to prepare anything in writing, but you have the right to do so if
  you wish.
- If you choose to appeal, you and the independent reviewer will each receive a
  copy of the detailed explanation about why your coverage for services should not
  continue. You will receive this detailed notice only after you request an appeal.
- If you choose to appeal, and the independent reviewer agrees services should no longer be covered after the effective date indicated above;
  - Neither Medicare nor your plan will pay for these services after that date.
- If you stop services no later than the effective date indicated above, you will avoid financial liability.

#### How to Ask For an Immediate Appeal

- You must make your request to your Quality Improvement Organization (also known as a QIO). A QIO is the independent reviewer authorized by Medicare to review the decision to end these services.
- Your request for an immediate appeal should be made as soon as possible, but no later than noon of the day before the effective date indicated above.
- The QIO will notify you of its decision as soon as possible, generally no later than
  two days after the effective date of this notice if you are in Original Medicare. If you
  are in a Medicare health plan, the QIO generally will notify you of its decision by
  the effective date of this notice.
- Call your QIO at: {insert QIO name and toll-free number of QIO} to appeal, or if
  you have questions.

See page 2 of this notice for more information.

If You Miss The Deadline to Request An Immediate Appeal, You May Have Other Appeal Rights:

•	If you have Original Medicare: Call the QIO listed on page 1.
•	If you belong to a Medicare health plan: Call your plan at the number given belo
	Plan contact information
Additio	nal Information (Optional):
Please	sign below to indicate you received and understood this notice.
	een notified that coverage of my services will end on the effective date indicated or
notice a	nd that I may appeal this decision by contacting my QIO.
Signatur	re of Patient or Representative Date
Signatur	e of Patient or Representative Date
Signatur	e of Patient or Representative Date
Signatur	e of Patient or Representative Date

Form CMS 10123-NOMNC (Approved 12/31/2011)

OMB approval 0938-0953

### The NOMNC must include:

- Provider contact information
- Member name and Blue Medicare ID# (not SSN or HICN)
- Provider-specific unique member ID# (optional)
- Effective date of coverage
- Date coverage of services ends
- + Contact information for QIO (The Carolinas Center of Medical Excellence 866-885-4902)
- + Plan contact information (see next slide for details)
- Additional Information (optional)
- Signature and date from member or authorized representative



### Fast Track Appeals – NOMNC Form

#### The NOMNC form can be downloaded from the CMS Website at:

https://www.cms.gov/BNI/09 MAEDNotices.asp

The Plan contact information for insertion into any NOMNC issued to a Blue Medicare HMO or Blue Medicare PPO member:

**Blue Medicare HMO Blue Medicare PPO** 

Attn: Appeals and Grievances Unit

P.O. Box 17509

Winston Salem, NC 27116-7509

Blue Cross Blue Shield of North Carolina Blue Medicare HMO or Blue Medicare PPO Toll Free:

HMO members: 1-888-310-4110

PPO members: 1-877-494-7647

TTY/TDD: 1-888-451-9957

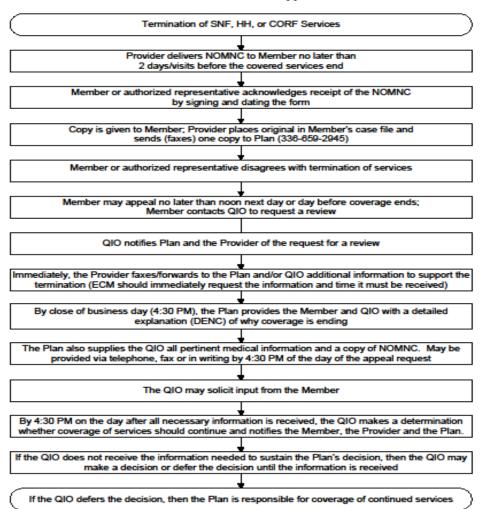
Fax: 1-888-375-8836

Attn: Appeals and Grievances Unit

Please ensure your healthcare facility is using the most recent notice!



#### Process: Fast Track Appeals





You must fax a copy of the signed & dated NOMNC to Blue Medicare at fax # 336-659-2945!

# Factors Contributing to Provider Non-Compliance



- Failure to issue notice and/or timely
- + Failure to complete all required fields in the NOMNC
  - Missing date service will be terminated (not "week of")
  - Missing member name
  - Inserting SSN or HICN instead of Blue Medicare ID#
  - Missing QIO telephone number
  - Missing plan contact information
  - Missing member signature and/or date
- + Issuing the incorrect notice
  - Expired notice(s)
  - Notice of Medicare Provider Non-Coverage
  - HH or SNF Advanced Beneficiary Notice

#### Who is liable?

- Blue Medicare is financially liable for continued services until two days after enrollee receives the NOMNC.
  - This liability is then passed on to contracted providers if the NOMNC was not delivered as required. Providers are liable if proper documentation does not exist to verify delivery.
- + The member does not incur financial liability if the QIO reverses Blue Medicare's coverage termination decision or if the member stops receiving services no later than the effective inserted on the NOMC.
- + If QIO overturns BCBSNC's decision and does not specify a discharge date, the provider must deliver a new Notice of Medicare Non-Coverage (NOMNC) to the member.



## Helpful Online Resources

- Medicare Managed Care Appeals and Grievances
  - http://www.cms.gov/MMCAG/
- Beneficiary Notices Initiatives
  - http://www.cms.hhs.gov/BNI/overview.asp#TopOfPage
- Blue Medicare HMO and Blue Medicare PPO Provider eManual
  - http://www.bcbsnc.com/assets/providers/public/pdfs/Provider\_Manual.p df



## ICD-10 Readiness

### **ICD-10: Federal Mandate**



+ ICD-10 codes must be used on all HIPAA transactions, including outpatient claims with dates of service, and inpatient claims with dates of discharge on and after October 1, 2014. Otherwise, claims and other transactions will be rejected and will need to be resubmitted.

 It is important to start now to prepare for the changeover to ICD-10 codes. Delays may impact your

reimbursements.



### **ICD-10-CM Structure**



#### Approximately 69,000 unique codes

#### + 3-7 Characters in length

- First character must be alpha
  - Implies 26 "families"
- Next character must be numeric
  - Implies 99 "subfamilies"
- Rest can be either alpha or numeric

#### Designed for clinical detail

- Explicit use of laterality (right, left, bilateral)
- Explicit use of trimesters in pregnancy
- Explicit use of visit information initial, subsequent, sequela
- Explicit use of fracture information routine healing, delayed healing, nonunion, malunion

### **ICD-10-PCS Structure**



- Approximately 72,000 unique codes
- 7 alpha-numeric characters
  - First character defines clinical section
  - Remaining characters assigned to specific characteristics within a section
- Expanded space designed to add:
  - Explicit laterality
  - Detailed body parts descriptions
  - Methodology and approach details by procedure
  - Allow specificity as procedures change with technology

## ICD-10 will change everything.

#### Physicians

Documentation:

The need for specificity dramatically increases by requiring laterality, stages of healing, weeks in pregnancy, episodes of care, and much more.

Code Training:

Codes increase from 17,000 to 140,000. Physicians must be trained.

#### Nurses

Forms:

Every order must be revised or recreated.

- Documentation:
- Must use increased specificity. Prior Authorizations: Policies may change, requiring

training and up dates.

#### Lab

- Documentation: Must use increased specificity.
- Reporting:

Health plans will have new requirements for the ordering and reporting of services.

#### Billing

Policies and Procedures:

All payer reimbursement policies may be revised.

Training:

Billing department must be trained on new policies and procedures and the ICD-10-CM code set.

#### Clinical Area

Patient Coverage:

Health plan policies, payment limitations, and new ABN forms are likely.

Superbills:

Revision's required and paper superbills may be impossible.

ABNs:

Health plans will revise all policies linked to LCDs or NCDs, etc., ABN forms must be reformatted and patients will require education.

#### Managers

- New Policies and Procedures: Any policy or procedure associated with a diagnosis code, disease management, tracking, or PQRI must be revised.
- Vendor and Payer Contracts: All contracts must be evaluated and updated.
- Budgets:

Changes to soft ware, training, new contracts, new paperwork will have to be paid for.

Training Plan:

Everyone in the practice will need training on the changes.

#### Front Desk

HIPAA:

Privacy policies must be revised and patients will need to sign the new forms.

Systems:

Updates to systems are likely required and may impact patient encounters.

#### Coding

Code Set:

Codes will increase from 17,000 to 140,000. As a result, code books and styles will completely change.

Clinical Knowledge:

More detailed knowledge of a natomy and medical terminology will be required with increased specificity and more codes.

Concurrent Use:

Coders may need to use ICD-9-CM and ICD-10-CM concurrently for a period of time until all claims are resolved.

## "Make Proper Documentation a Priority"



- Identify most frequently used ICD-9-CM diagnosis codes.
- Pull charts start with most frequently used codes.
- Determine what ICD-10 should be used.
- Check that your documentation is specific enough to assign a code in ICD-10-CM.
- + Educate, as necessary, to bring physicians up to speed.

According to AAPC, 40-45 percent of all provider notes will need some type of supplementing to assign an ICD-10-CM code.

## **ICD-10: Industry resources**



#### + BCBSNC

http://www.bcbsnc.com/content/providers/legislative/icd10.htm

#### + CMS

http://www.cms.gov/ICD10/

#### + AHA

 http://www.ahacentraloffice.com/ahacentraloffice/shtml/ICDartic les.shtml

#### + AHIMA

http://www.ahima.org/icd10/

#### + AAPC

http://www.aapc.com/ICD-10/

#### + NCHICA

http://www.nchica.org/HIPAAResources/icd10.htm



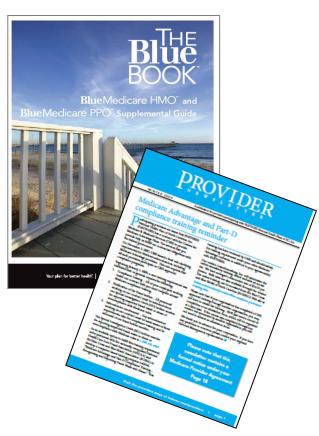
Resources

# Online Information - <a href="https://www.bcbsnc.com/providers/blue-medicare">www.bcbsnc.com/providers/blue-medicare</a>



Browse the provider section and discover the following information:

- Online provider manual
- Provider newsletters
- Resources for electronic batch processing
- Information about prior authorization
- Medical management programs
- Contact information
- Much more!



#### **Customer Service Phone Numbers**



- Provider Blue Line 1.800.214.4844
  - Dedicated provider line for health care providers participating in BCBSNC commercial lines of business.
- + Blue Medicare HMO/PPO 1.888.296.9790
  - Dedicated provider line for health care providers participating in BCBSNC Blue Medicare HMO and Blue Medicare PPO benefit plans.
- + Provider Service Associates 1.800.777.1643
- + eSolutions Customer Service 1.888.333.8594
- + IPP Blue Card (verify eligibility) 1.800.676.BLUE (2583)
- + IPP Blue Card (claims assistance) 1.800.487.5522.
- + State Health Plan 1.800.422.4658
- + Federal Employee Program (FEP) 1.800.222.4739



## Provider Services Associates (PSA)

#### + Your PSA's are able to assist with:

- Providing you information on how to obtain your fee schedule (if you are unable to retrieve via Blue e)
- Making any necessary demographic changes notice address, billing address and etc.
- Add/Remove providers from your practice
- Questions

P: (800) 777-1643 8am-4pm

F: (919) 765-4349

NMSpecialist@bcbsnc.com



#### Social Media





















Download for FREE



#### **SilverSneakers**

- + The SilverSneakers<sup>®</sup> Fitness Program is available at no additional cost and offers Blue Medicare HMO and Blue Medicare PPO member's access to gyms and other programs to help them get healthy and stay healthy.
- + To learn more about SilverSneakers visit www.silversneakers.com.







SilverSneakers Member?

SilverSneakers Steps
members, click here to log
your steps





## Culturally Competent Health Services

- BCBSNC has established TTY/TDD lines and other systems to assist Medicare beneficiaries having disabilities, language or hearing impairments or other special needs, in getting the benefits to which they are entitled.
- Contact BCBSNC customer service staff so we can assist in connecting the member with community services if such services are not available within the Plan.
- + Interpreters can be located through the Carolina Association of Translators and Interpreters (CATI).
- + Contact information for translators and interpreters within North Carolina can be found at: <a href="www.catiweb.org">www.catiweb.org</a>





## Questions

This presentation was last updated on December 3, 2012. BCBSNC tries to keep information up to date; however, it may not always be possible. For questions regarding any of the content contained in this learning module, please contact Network Management at 1.800.777.1643.