

2023 Insurance Biller's Seminar



What can your Rep do for you

- Insurance billing education
- CAP mailing
- Policy Memos
- Medical Policies
- Documentation
- Coding
- Provider Visits

Customer Service Center (CSC)

Office Hours: Monday - Friday
7:00 a.m. - 4:30 p.m.

Questions regarding:

- Claim status
- Appeals
- Pre-determinations
- Benefits
- Eligibility

Contacts:

Email: csc@bcbsks.com

800-432-3990 or 785-291-4180

Fax (written inquiries and predets):

785-290-0711

Fax (all others): 785-290-0783

CSC Providers Only Benefits Line

Office Hours: Monday - Friday
7:00 a.m. - 4:30 p.m.

Questions regarding:

- Benefits
- Eligibility

Contacts:

Email: csc@bcbsks.com

800-432-0272 or 785-291-4183

Provider Network Services

Office Hours: Monday - Friday
8:00 a.m. - 4:30 p.m.

Questions regarding:

- Business procedures (option 1)
- Claim form completion (option 1)
- Claim status/adjustments (option 2)
- Coding (option 1)
- Credentialing (option 3)
- Network enrollment/contracting (option 3)
- Newsletter information (option 1)
- Policy memos (option 1)

- TriWest VA specialty network support (option 4)
- Workshops (option 5)

Contacts:

Email: prof.relations@bcbsks.com

800-432-3587 or 785-291-4135

(select option from list at left)

Fax: 785-290-0734

Availity® Health Information Network

Office Hours: Monday - Friday
7:00 a.m. - 6:00 p.m.

Contact Availity Client Services toll free at 800-Availity (800-282-4548) or email questions to support@availity.com.

Availity Client Services is available during the hours listed above.

BlueCard®

Office Hours: Monday - Friday
8:00 a.m. - 4:30 p.m.

Questions regarding:

- Eligibility for out-of-state members

Contact:

800-676-BLUE (800-676-2583)

BlueCard®

Office Hours: Monday - Friday
7:00 a.m. - 4:30 p.m.

Questions regarding:

- Claim info for out-of-state members

Contact:

800-432-3990, ext. 4058

Case Management

Office Hours: Monday - Friday
8:00 a.m. - 4:30 p.m.

Questions regarding:

- Assistance with coordination of care for patients with complicated health issues.

Contacts:

800-432-0216, ext. 6628 or 785-291-6628

For FEP members: 800-782-4437, ext. 6611

Medicare Advantage

Office Hours: Monday - Friday
8:00 a.m. - 6:00 p.m.

- Provider Services: 800-240-0577 Fax: 800-976-2794
- Prior Authorization/Utilization Management / Care Transition: 800-325-6201 Fax: 877-218-9089
- After Hours Utilization Management / Care Transition: 800-331-0192 Fax: 877-218-9089
- Behavioral Health Services (New Directions): 877-589-1635
- Hearing Services: 800-334-1807
- Vision Services: 877-226-1115

Federal Employee Program (FEP)

All FEP inquiries except OPL

Office Hours: Monday - Friday
7:00 a.m. - 4:30 p.m.

Contacts:

800-432-0379 • 785-291-4181 • Fax: 785-290-0764

Electronic Data Interchange (ASK-EDI)

Payor ID: 47163

Questions regarding:

- Electronic claims transmissions
- Electronic RA
- Billing software
- Clearinghouse services
- Internet file transfer and passwords
- Real-time vendors

Contacts:

Email: askedj@ask-edi.com

Website: ask-edi.com

800-472-6481

785-291-4178

Fax: 785-290-0720

Fraud Hotline

Office Hours: Monday - Friday
8:00 a.m. - 4:30 p.m.

Questions regarding:

- Reporting of any illegal activity involving BCBSKS. Callers may remain anonymous.

Contacts:

800-432-0216, ext. 6400

785-291-7000, ext. 6400

New Directions

Office Hours: 24/7/365

Questions for behavioral health care:

- Preauthorizations
- Outreach services for high-risk patients
- Coordination with behavioral health care

Contacts:

800-952-5906

Fax: 816-237-2364

Other Party Liability (OPL) & Pre-Existing

Office Hours: Monday - Friday
8:00 a.m. - 4:30 p.m.

Questions regarding:

- Duplicate coverage
- No-fault auto exclusion
- Subrogation
- Workers' compensation
- Pre-existing

Contacts:

800-430-1274

785-291-4013

OPL Fax: 785-290-0771

Pre-certification, Concurrent Review and Alternate Care

Office Hours: Monday - Friday
8:00 a.m. - 5:00 p.m.

Questions regarding:

- All hospital inpatient admissions

Contact:

800-782-4437

Teleorder

Office Hours: 24/7/365

Contacts:

800-346-2227 or 785-291-8130

Location Address:

1133 SW Topeka Blvd
Topeka, KS 66629-0001

Billing Address:

P.O. Box 239
Topeka, KS 66601-0239





Cap – Competitive Allowance Program

- Annual Contract Update
- Provider contract is Perpetual
- Approved by Board of Directors at BCBSKS
- Emailed towards the end of July
- Where BCBSKS Ranks in Member Satisfaction
- Network Strength and Size
- Reimbursement Changes
- Provider Types / Specialties / Tiers
- Quality Based Reimbursement Program (QBRP)
- Changes / Updates



Quality Based Reimbursement Program

- Details are in the CAP report
- Allows the Provider the opportunity for increased revenue
- Four Prerequisites (Claims, Remits, Newsletters, and be in good standing with BCBSKS)
- Groups A, B & C
- Qualifying Periods for Each Measure – Quarterly/Semi Annual
- HEDIS Measures
- Availability – Eligibility/Claim Status Only



Policy Memos

1. Policies and Procedures
2. Office/Outpatient
3. Outpatient Treatment of Accidental Injuries
4. Quality of Care
5. In-Hospital Medical
6. Concurrent Professional Care
7. Radiology and Pathology
8. Obstetrical Services
9. Surgery
10. Assistant Surgery
11. Multiple Surgical Procedures
12. Anesthesia



Policy Memo #1

Retrospective Claim Review

- 120 days from date of Remittance Advice
 - Written inquiry
<https://secure.bcbsks.com/bcbsks-provider/facelets/allUsers/form/ProviderClaimEnrollmentInquiry.faces>
- Void Claim
 - CMS 1500: Box 22 use #8 claim frequency code indicator and ICN #
- Corrected Claim
 - CMS 1500: Box 22 use #7 claim frequency code indicator and ICN#

Appeals – only "Not Medically Necessary" denials

- 1st Level: Written notification within 60 days from Retrospective Review Determination
- 2nd Level: Written request within 60 days from 1st Level Appeal



Audits

- Post Pay Audits
 - Fraud and Abuse
 - Utilization
 - Risk Assessment



Content of Service

- Therapeutic, prophylactic, or diagnostic injection administration provided on the same day as an office, home, or nursing home visit.
- Telephone calls & web-based correspondence.
- Additional charges beyond the regular charge. Ex – after office hours, holidays, or emergency
- A list is located in Policy Memos 1 and 2. (not all-inclusive)



Non-Covered Services

Professional services are not reimbursed when provided to an immediate family member – spouse, children, parents, siblings, or legal guardian of the person who received the service (or themselves).

Member's contract may determine categories of services, procedures, equipment and/or pharmaceuticals. These denials are billable to the member.

Limited Patient Waiver

Limited Patient Waiver



Section 1 – Patient Information

First Name _____ MI _____ Provider Name _____
 Last Name _____ Suffix _____ Provider Address _____
 Identification Number _____ City _____
 Provider NPI _____ State _____ ZIP Code _____ +4 _____

The provider must document in the patient record the discussion with the patient regarding the following service(s):

Section 2 – Notice of Personal Financial Obligation (Please read before signing)

I have been informed and do understand that the charge(s) for _____ Nomenclature/Procedure Code/Appliance provided to me on _____ will not be covered because Blue Cross and Blue Shield of Kansas (BCBSKS) considers this service to be:

- Not medically necessary
 Patient-requested services
 Deluxe features (applicable to deluxe orthopedic or prosthetic appliances as specified in the member contract) – the allowance for standard item(s) will be applied to the deluxe item(s)
 Utilization denials
 Experimental or investigational

It is my wish to have this service(s) performed even though it will not be paid by BCBSKS.

I understand that I will be held personally responsible for approximately \$_____. This amount is an approximation only, based on the service(s) scheduled to be provided.

Options: Check only one box. We cannot choose for you.

Option 1: I want the service listed above. I also want the provider to bill my insurance for the service provided so that a determination of coverage can be made by my carrier.
 Option 2: I want the service listed above, but do not want the provider to bill my insurance. I understand that I am responsible for the charge and have no appeal rights if the claim is not processed through my insurance.

Acknowledgment of personal financial obligation applies to charge(s) for service(s) specified above when performed by this or another provider(s).

I further understand any additional service(s) could affect the amount of my financial responsibility.

Your signature required _____ Patient (Signature of parent/guardian if other than patient) _____ Date Signed _____

I, _____ (witness name), did personally observe and do certify the person who signed above did read this notice and did affix their signature in my presence.

Your signature required _____ Witness _____ Date Signed _____



Documentation

- Chief Complaint
- Complete S.O.A.P.
- Abbreviations – Have a Legend
- Diagnosis and Dx Code
- Electronic vs Hand Written Signature
- Time-Based Coding – Time In & Time Out or Total Time

Uniform Charging

What constitutes a provider's usual charge?

- A discount to every patient without health insurance would be considered the "usual charge," and you must bill BCBSKS the same amount.

Concierge/Club Services are not to be offered to BCBSKS members

Are discounts acceptable?

- **Yes**, if they are based upon an individual patient's situation
- Community mental health centers and county health departments are allowed to use a sliding scale due to agency regulations
- Only collect deductible, co-payment, co-insurance, or non-covered services at the time of service



Non-Contracting Provider

- A contracting provider must bill for any services ordered and performed by a non-contracting provider
- The contracting provider must hold the member harmless
- If a member requests referral to a non-contracting provider, a signed statement of financial obligation should be on file



Claims Filing

- Contracting provider agrees to file claims for all covered services.
- Timely Filing
 - BCBSKS - 15 months from date of service or discharge from hospital
 - FEP - by Dec. 31 of the year after the year the service was received
 - ASO's - may have different timely filing requirements
- Eligible contracting providers must file services under their own billing NPI.
- Use current Diagnosis and procedure codes.



Modifiers

- Modifier 59
 - Lesion Removal (10000's) and Radiology Codes (70000's) only
 - BCBSKS doesn't recognize it like Medicare
- Modifier 22
 - Drop claim to paper and attach records (unless lab/path handling fee)
- Modifier 25
 - Established patient E/M code (not new patient E/M)
 - Reduces the E/M by 25 percent MAP.
 - Do not use when billing 96372 (therapeutic injection)



Refund & Right of Offset Policy

- BCBSKS must request refunds within 15 months from the date of adjudication.
- Refund requests for fraudulent claim payments and duplicate claim payment, including other party liability claims, are not subject to the 15-month limitation.
- BCBSKS uses auto deduction processes for Right of Offset for claims previously paid.



Locum Tenens Provider

- BCBSKS allows use of a Locum Tenens
 - Provider must be same type of a provider for whom the locum is substituting for.
 - Locum Tenens must be licensed in the state of KS
 - No longer than 60 days
 - Billing: use NPI of the provider for whom the locum tenens is substituting. Add Q6 modifier.
 - Medical record must indicate the services were provided by a locum tenens
 - Can not use Locum Tenens for a provider who has passed away.

Tiered Reimbursement

85 percent*	70 percent*	50 percent*
Advanced Practice Registered Nurses (APRNs) [not including Certified Registered Nurse Anesthetists (CRNAs)]	Community Mental Health Centers	Certified Occupational Therapy Assistants (COTAs)
Chiropractors	Licensed Clinical Marriage and Family Therapists	Certified Physical Therapist Assistants (CPTAs)
Clinical Psychologists	Licensed Clinical Professional Counselors	Licensed Athletic Trainers (LATs)
Occupational Therapists	Licensed Clinical Psychotherapists	Individual Intensive Support (IIS) providers Registered Behavior Technician (RBT)
Physical Therapists	Licensed Specialist Clinical Social Workers (LSCSWs)	
Physician Assistants	Outpatient Substance Abuse Facilities	
Speech Language Pathologists	Autism Specialists (AS)	
Licensed Dietitians/Certified Diabetic Educators	Master's Level Social Workers Licensed Marriage and Family Therapist Licensed Master Level Psychologist Licensed Master Level Social Worker Licensed Master Addiction Counselor Licensed Professional Counselor	



Policy Memo #2

- Office/Outpatient Visits
- New vs Established Patient
- Content of Service
- Outpatient Consultations
- Telemedicine
 - POS 02 or 10 / GT Modifier
 - Provider must be licensed in the state the patient is located at time of service
 - Telemedicine is service with audio, visual or audio/visual – Does not include emails, faxes or texts.



Policy Memo #3

- Outpatient Treatment of Accidental Injuries and Medical Emergencies
- Accident Claims
 - Accident Indicator
 - Accident Date / Qualifier
 - Accident Dx - Primary



Policy Memo #4

- Quality of Care
- Quality Improvement Program
- Disease Management
 - bcbsks.com/BeHealthy/DiseaseMgmt
 - or bcbsks.com/Behealthy/Wellness-Management
- HIPAA
- Credentialing
 - CAQH – Standardized Credentialing Application for KS



Policy Memo #5

- In-Hospital Medical (Non-Surgical) Care
- Daily Hospital Services (New or Established Patient)
- In-Hospital Consultations



Policy Memo #6

- Concurrent Professional Care
- No Modifiers Needed
- Doesn't Apply To:
 - Radiology
 - Pathology
 - Dx Endoscopies
 - Asst Surgeries
 - Admin of Anesthesia
 - Single Consultations



Policy Memo #7

- Radiology and Pathology
- Diagnostic Radiology
- Therapeutic Radiology
- Pathology – Not Subject to Ancillary Guidelines
- Clinical Lab – Follow Ancillary Guides
 - Claim filed to the Blue Plan in the state where the referring/ordering provider resides



Policy Memo #8

- Obstetrical Services
- OB Services Non-Surgical
 - Total OB Care
 - Antepartum Care
 - Delivery
 - Postpartum Care
- OB Services Surgical
- Services Qualifying for Additional Fees
 - Usual fee for Antepartum Care doesn't include lab services except for the UA.



Policy Memo #9

- Surgery
- Global Fee Concept
- Modifiers
- Physicians in Group Practice
- Adverse Events



Policy Memo #10

- Assistant Surgery
- Medical Necessity
- Reimbursement
- Non-Physician Assistants



Policy Memo #11

- Multiple Surgical Procedures
- Performed by One Provider
 - Allow procedure with higher RVU at 100%, other procedures at 50%
- Surgical Scope Procedures
 - Two or more scope procedures involving multiple compartments of the same anatomic area – only the procedure with higher/highest RVU will be allowed, the others are content of service.



Policy Memo #12

- Anesthesia
- Time of Administration
- Content of Service
- Nerve Blocks
- Maximum Allowable Payment (MAP)
- OB Epidural
- Monitored Anesthesia
- Moderate (Conscious) Sedation



Availity

Contact Availity for:

- Registration (www.Availity.com)
- Password issues
- Changes/updates to Availity provider profile
 - TIN / NPI changes
 - Name / address changes
- Questions regarding other Payers
- 1-800-Availity





Availity/Blue Access - BCBSKS

- Eligibility and Benefits
- Claim Status
- Search Patient by Name / Digital ID Card
- Update / Maintain Provider Information: 90 Day Attestation
- BAA Updates / Changes
- View / Print Remits
- QBRP Earned Report / Score Card
- Message Board
- Resources

Provider Information

- Provider Change Request Form
 - <https://www.bcbsks.com/documents/provider-information-change-form-15-141-2022-04-19>
- Provider Network Enrollment Request Form
 - <https://www.bcbsks.com/documents/provider-network-enrollment-request-15-481-2021-11-23>
- Initiate request at least 60 days before start date
- BCBSKS does NOT backdate the contract effective date because of URAC requirements
- CAQH must be current
- BCBSKS Credentialing Program
 - <https://www.bcbsks.com/providers/professional/publications/credentialing-information>



Claim / Enrollment Inquiry Form

- Inquiry may be submitted for either claim or enrollment questions instead of calling customer service.
- Form is located at:
bcbsks.com/bcbsksprovider/facelets/allUsers/form/ProviderClaimEnrollmentInquiry.faces
- Located in BlueAccess via Availity under Resources, Forms, Professional, Claim/Enrollment Inquiry Form



Business Associate Agreement (BAA)

- Required if you have a 3rd party entity representing your practice or to attest to not having any current business arrangements
- Protects Personal Health Information (PHI) and/or Personal Identifying Information (PII)
- Located in BlueAccess via Availity, BCBSKS Provider Secure Section (Blue Access), Provider Information, Business Arrangements.



Electronic Funds Transfer (EFT)

- Quicker Payment
- Less Paperwork
- Located in BlueAccess via Availity, BCBSKS Provider Secure Section (Blue Access), Resources, Forms, Professional, Electronic Fund Transfer (EFT) form.
- Upon enrollment with BCBSKS network providers will be required to sign up for EFT payment.



BlueCard EPO

- Non-emergent, out-of-area care requires a prior authorization
- Covered benefits are for the BCBSKS service area
 - Request to receive service outside of Solutions Network form
- Zero coverage if the member is referred to a non-contracting entity for any service, including lab and radiology.
- Special contract with The University of KS Health System (KU Med in KC) and Children's Mercy

Prefixes for EPO members

- XSN – Individual on Exchange
- XSZ – Individual off Exchange
- KSA – Small Group off SHOP

		BlueChoice® SolutionsChoice Networks	
JOHN D SMITH Identification Number XSZ123456789		Non-Group Health Individual Dental Individual	
Group No.	714553005	Network Ded	\$1500
Plan Code	650/150	Network Coin	20%
Rx BIN/PCN	610455/BCBSKS	Network Max	\$4500
Deductible/Coinsurance Applies		Office Visit Copay	\$25
		Specialist Copay	\$50
No Out-of-Network Benefits (see back of card for exceptions)		Emergency Copay	\$300
		Urgent Care Copay	\$25
			



Medicare Advantage

- 26 Counties, including Sedgwick and Shawnee
- Medicare rates and policies apply
- No additional premiums for added services
- Not included in the QBRP
- Prefix – M3AK
- MA Provider Representative – Patrick Artzer
- Patrick.Artzer@bcbsks.com
- 785-291-6289



BCBSKS ID Cards

- Majority have a three-digit prefix (i.e.. XSB, KSE)
- Suitcase (PPO, PPOB, Empty, MA PPO, No Logo)
- No Suitcase (EPO) – No BlueCard benefits – can't travel
- Co-pays and deductibles listed
- Medical and Dental (if applicable)
- Group number
- CSC phone number on the back



BlueCard

- BlueCard program serves BCBS members worldwide.
- "BlueCard" is the term used for out-of-state plans.
- One source (Host Plan) for providers for claims submission.
- Claim Filing – All medical claims for out-of-state Blue Plans file to BCBSKS
- Terminology
 - **HOME Plan:** The BCBS plan where the patient's policy was issued.
 - **HOST Plan:** The BCBS plan where the services are rendered.



Risk Adjustment

- Diagnosis (dx) coding is the primary indicator for risk adjustment calculation and auditing.
- When a claim record does not equal the clinical reality of patient's overall health, this creates a gap in the risk score.
- Dx specificity is critical for an accurate risk adjustment score.
- Current dx code vs. history dx code.
- Validate dx codes to medical record documentation.
- Risk Adjustment Data Validation Audit



Claims Filing

- Corrected claims are considered the retrospective review
 - Resubmission code 7 and original claim number
 - Do not write "corrected claim" on the claim form
- Void claim
 - Resubmission code 8 and original claim number
 - Wait for verification of voided claim on remittance advice
- New claim



Claim Control Number Examples

252312300001

- 25 – Electronic claim
 - * 20 – Paper Claim
 - * 57 – Blue Card Claim
- 23 – It was received in 2023.
- 123 – It was received on May 3rd (Julian date).
- 00001 – It was the first claim in the sequence.



Remittance Advice

- Located in Blue Access via Availity
- QBRP Prerequisite
- Includes details on finalized claim
- Claim Adjustment Reason Codes (CARC)
- Remittance Advice Remark Codes (RARC)
- <https://x12.org/codes>



Ancillary Billing Guidelines

- Independent (Clinical) Lab
- Durable Medical Equipment (DME)
- Home Infusion Therapy (HIT)
- Specialty Pharmacy



Reimbursement Reminders

- BCBSKS Accepts AMA-CPT, HCPCS and ICD-10
- Major/Minor/Zero Day Surgery Codes (42/10/0 Days)
- Unit Limitations
- Medical Policies
- Preventive Service Guide
- Limited Patient Waiver
- QBRP



Specialty Guidelines

Heather Schultz, Specialty Provider Representative

- Heather.Schultz@bcbsks.com

Specialty Guidelines found on the BCBSKS.com website

- Ambulance
- Autism Guidelines
- Durable Medical Equipment/Home Medical Equipment
- Home Infusion Therapy



Other Party Liability (OPL)

- Determines if services are eligible for coverage under another provider.
 - Verified annually for members and/or dependents.
 - Verifies if injuries/certain conditions are eligible under Work Comp or auto insurance.
- Helps contain costs that affect rates paid by members.
- Checks for:
 - Duplicate coverage
 - Workman's Compensation
 - No-fault Auto
- Does not coordinate with Medicare or Medicaid.



BCBSKS Provider Portal Attestation

- QBRP
- Consolidated Appropriations Act (CAA)
- 90-day attestation requirement
- Separate from Availity portal
- Group and Individual provider attestation



Electronic Provider Message Portal

- Upload records as requested
- Replaces receiving a more information request letter
- 1% QBRP Incentive
- Located in Blue Access
- Response required within 15 days of request
- Email notifications are sent every Monday

Lucky Strikes

- Colonoscopy
- Department of Transportation (DOT) physicals
 - Use code 99455 (DOT Physical)
 - Note KDOT in box 19 of CMS form (Loop 2400 NTE)
 - Use E/M for ALL other school or work-related exams
- MiResource





**Thank you for being a
BCBSKS contracting
provider**