# PeopleSafe - Paper Claim Research (Submissions, Locating, Rejections and Reimbursements)

[Determining if a Paper Claim Has Been Submitted](#_Toc208321091)

[Research the Status of a Submitted Paper Claim in PeopleSafe](#_Toc208321092)

[Related Documents](#_Toc208321093)

**Description:** Describes the process to follow when determining if a paper claim was received and filed with our PBM including the process of locating, identifying the reason for the rejection, if applicable, and researching the status.

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| Determining if a Paper Claim Has Been Submitted |

Follow the steps below:

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| **Step** | **Action** | |
| **1** | Determine if a Paper Claim (digital or paper) was submitted. | |
| **If…** | **Then…** |
| Yes | Refer to [Paper Claim Research](#_Paper_Claim_Research) section. |
| No | Determine if a Paper Claim is appropriate. Refer to [Paper Claim - Determining if Appropriate (059750)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=40fcca8d-7565-4990-9c30-1bb722d3a907).  Review the CIF to determine if CVS Caremark is delegated to handle paper claims, which type of paper claims are allowed and the timely filing limits.   * If yes, continue to the next step. * If not, educate member on appropriate plan information (**Example:** Who is delegated, what claims are allowed, if they are outside filing limits). No further action is needed. |
| **2** | Determine if the prescription was purchased within the last 14 days at an in-network pharmacy. | |
| **If…** | **Then…** |
| Yes | 1. Encourage the member to call the pharmacy to have the claim reprocessed to receive their reimbursement directly. 2. Provide the member with processing information (Bin, Rx group and PCN if needed) to provide the pharmacy.   **Exception:** [Paper Claim Multi-Ingredient Compound Prescription (042384)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=06a1b33b-4f4a-4603-a8ab-e0f1376bfdca), [Paper Claim International (042388)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=4dd94de8-666a-4d1d-b428-05933bdffc67) and [Paper Claim - Coordination of Benefits (COB) (059752)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=667bb22c-1e6c-4736-94b4-bcbea63684b3) must be filed using the Paper Claim process.    **Note:** If the member advises the pharmacy cannot/will not reprocess the claim, refer to the [If “No” scenario](#ProcessStep2IfNo) below.    This is the preferred method to reimburse members, as it is more efficient and usually provides the greatest reimbursement without having to submit a paper claim. Usually, the pharmacy will accept reimbursement requests within a two-week period, however, it is up to the individual pharmacy as to how old of a claim they will reprocess. |
| No | Provide member with options as outlined below to submit their Paper claim:   * **Digital** (**Preferred Option:** Caremark.com or Mobile App): Refer to [Caremark.com – Submitting Paper Claims Through Desktop/Mobile Site or Mobile App (Commercial Clients) (021490)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=54a38024-1554-4f79-b741-7a24347df7d3)      * **Mail-in** process: Refer to [Caremark.com – Prescription Reimbursement Claim Forms (074455)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56b0b9dd-c9e8-4a90-adc0-5077c0e7d80c)   **Note:** If the member is unable to submit the Paper Claim by using the Digital Claims process or get to the claim form to complete and mail then a form can be mailed to them. Access PeopleSafe via [Fulfillment Requests (004595)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=a33eb9f2-234e-4c71-bd84-d64eae88e8af). Advise the member to allow additional time for mailing the form. (Mailing a form to the member should only be done if they are unable to use the Digital Claims process or they are unable to download the form from the website.)  **Turnaround time:**   * Digital claims: The processing time once submitted online is within 14 business days. * Claims submitted by mail: Allow 10 business days for claim to arrive in the mail. Allow up to 30 days for claim to process.   **Note:** If the claim is processed and the check is not received within the TAT, refer to [Refund Stop Payment Check Reissue (004580)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b529fcee-1566-4001-a703-ce8b63186cb2). |

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| Research the Status of a Submitted Paper Claim in PeopleSafe |

Follow the steps below:

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| **Step** | **Action** | |
| **1** | Locate the Claim by searching by fill date and drug name in both **PeopleSafe Claims Screen** and the [Paper Claim - Viewer (042396)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=531bdb49-5d03-46f6-83e6-4fdc0699cef4) tool. | |
| **If claim is…** | **Then…** |
| Found | 1. Provide member with the status of claim. 2. Proceed to Step 2. |
| Not found in PeopleSafe | Ask member additional questions as to when and where a claim was mailed/submitted to ensure enough time has elapsed for the claim to be processed.   * If the Paper Claim is not found in the [Paper Claim - Viewer (042396)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=531bdb49-5d03-46f6-83e6-4fdc0699cef4), determine how long it has been since it was mailed by the member: * If it is 10 or less calendar days, educate the member that it can take up to 10 calendar days for us to receive the claim. * If it is more than 10 calendar days, ask the member to resubmit the Paper Claim request.   Recommend the Digital option first.  **Note:** Digital Paper Claims are displayed in the PeopleSafe Claim Viewer once received. If a digital claim is not found, ask the member if they have a confirmation number (starts with D). If so, submit a [Claims Research Request RM Task](#RMPaperClaimsResearchTask).  If the member states they have called three or more times for this same issue, refer to [PeopleSafe - Handling Repeat Callers: Multiple Contacts, Same Issue (045155)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=01ded425-9976-4840-b360-4619266505fc). |
| **2** | Determine if the paper or electronic paper claim was rejected. | |
| **If…** | **Then…** |
| Yes | Research the cause of the rejection using the settlement codes in the Rx detail screen and the information available in the [Paper Claim - Viewer (042396)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=531bdb49-5d03-46f6-83e6-4fdc0699cef4) tool.     * If the claim rejected for plan design such as drug not covered, prior authorization required, plan limits etcetera; educate the member regarding the reason for rejection. * If the claim is rejected for missing information (MI), ask the member if they have the missing information available. * If yes, open a **Claims Research Request RM task** to send the information to the Paper Claims team and request it to reprocess. * **Task Category:** Paper Claims * **Task Type:** Participant Research Request (CRR) * **Queue:** Paper Claims-SCT-RxClaim-Participant * **Notes:** Identify the specific reason for the task, make sure to include the missing information in the notes of the task.   **Notes:**   * Document the Parent Task ID if there is going to be a callback request created. * The team working the task conducts needed follow-up to confirm the missing information.   **Turnaround Time:**  Advise member that a decision will be made within four business days.   * If not, advise member how/where to obtain missing information and options to either resubmit the claim or to call and provide missing information when obtained. * If a callback is requested, create the [Participant (Member) Callback Request (010590)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=1deb6339-c28a-4591-bb3c-c244a0c0fcdf) and select Queue: **Internal Research Nashville**.     Ensure the Parent Task ID is noted in this callback request task. |
| No | Educate the member on their copay/co-insurance and deductible and how the claim paid.  **Do not open an RM Task if the member is disputing their plan design regarding a reimbursement**. This is an opportunity to explain the Plan Design and how a Paper Claim is paid. Refer to [Paper Claim Calculations (059749)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b470d4d1-008b-4fb2-a06c-ca8d2ff89195) to understand the difference between Submitted and Contracted Rates.  **Example:** Contracted versus submitted rate. If the member requests to escalate warm transfer to the Senior Team.  **Notes:**   * The total cost requested by the member will not always be reimbursed. Refer to the CIF (Client Information Form) to determine if they will pay the submitted or contracted rate. * Sometimes a paper claim will be approved, however the member will not receive a reimbursement.   **Example:** Cost applied to deductible, therefore no refund due. In this case there will be no check information. |
| Shows a refund but no check information displays. | Open a Claims Research Request RM task to send the information to the Paper Claims team and request to reprocess.  • Task Category: Paper Claims  • Task Type: Participant Research Request (CRR)  • Queue: Paper Claims-SCT-RxClaim-Participant  • Notes: Identify the specific reason for the task, make sure to include the missing information in the notes of the task.  **Turnaround Time:** Advise member that a decision will be made within four business days.  **Notes:**   * Document the Parent Task ID if also creating a callback task. * The team working the task conducts the needed follow up. |

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| Related Documents |

[Customer Care Abbreviations, Definitions, and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

[Customer Care Abbreviations, Definitions and Terms – C (051667)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=82474eaf-9267-4d49-b352-1ce9b8a78cff)

[Customer Care Abbreviations, Definitions and Terms - P (051692)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c519df4e-f8c0-4bb2-88e1-a761524b9516)

**Parent Document:** [CALL 0049 Customer Care Internal and External Call Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049" \t "_blank)

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