# **Compass – Benefit Verification Specialist (BVS) / Insurance Specialist Call Flow**

[General Information](#_Toc203569518)

[Greeting and Authentication](#_Toc203569519)

[Drug Coverage](#_Toc203569520)

[Eligibility Questions](#_Toc203569521)

[Prior Authorization/Appeals](#_Toc203569522)

[Frequently Asked Questions (FAQs)](#_Toc203569523)

[Related Documents](#_Toc203569524)

**Description:** Outlines the call flow for a Benefit Verification Specialist (BVS)/Insurance Specialist, including greeting, authentication, drug coverage inquiries, eligibility questions, and prior authorization/appeals. It also provides general information and frequently asked questions (FAQs).

|  |
| --- |
| General Information |

Benefit Verification Specialist positions may have titles like Insurance Specialist, BVS, and Case Manager. Common employers include companies like Abbvie and Cosentyx Support, among others.

****

* Each call must be fully authenticated.
* Review the Client Information Form (CIF) for client specific information/processes.
* Refer to [HIPAA (Health Insurance Portability and Accountability Act) Grid – CVS (028920)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5b354e50-0d15-42d0-b9c2-0711ea02d9ce)for what can and cannot be released.

[Top of the Document](#_top)

|  |
| --- |
| Greeting and Authentication |

Refer to [Universal Care - Consultative Call Flow (CCF) Process (095822)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c954b131-7884-494c-b4bb-dfc12fdc846f).

|  |  |
| --- | --- |
| **If…** | **Then…** |
| **CTI/IVR Authenticated** | Thank you for calling. My name is <your name>. Who am I speaking with?    **Confirm and document:**   * Caller’s first name * Last initial * Title * Provider or Group name * NPI     **Confirm:**   * Member First and Last Name * Member Date of Birth (DOB) * Member ID or Rx # or Rx name * Zip Code or Plan Sponsor |
| **Not** CTI/IVR Authenticated or Partially Authenticated | Thank you for calling. My name is <your name>. Who am I speaking with?    **Confirm and document:**   * Caller’s first name * Last initial * Title * Provider or Group name * NPI     Perform a Member Search:   * Refer to [Compass - Member Search (050037)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=44e71d7a-1b1c-4931-9089-d4161a72d114).     **Confirm:**   * Member First and Last Name * Member Date of Birth (DOB) * Member ID or Rx # or Rx name * Zip Code or Plan Sponsor |
| **Unable to authenticate** | I am unable to release any information on the account without fully authenticating it; I would recommend reaching out to the member and verifying their <missing information>. |

[Top of the Document](#_top)

|  |
| --- |
| Drug Coverage |

Refer to [Compass - Test Claims (050041)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=60c20ea0-1d07-46e3-809a-b54734b80fbe).

|  |  |
| --- | --- |
| **If for…** | **Then…** |
| **Specialty Drug** | * Review CIF for specific instructions. * Run Test Claim.    What is the correct strength, quantity, and day’s supply?   * Run Test Claim at an in-network Specialty Pharmacy.   Do not release price estimates on rejected claims. |
| **Non-Specialty** | * Run Test Claim.    What is the correct strength, quantity, and day’s supply?  Do not release price estimates on rejected claims. |
| **Inactive Account** | * Inform them that the account is inactive. * Cannot provide effective dates. Reject code **69** - filled after coverage termed.   Refer to [Compass - Rejection Codes and Resolutions (Reject 01 – Reject ZN) (067649)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=104c3318-95ba-42e2-bd05-17877b0a8045). |

[Top of the Document](#_top)

|  |
| --- |
| Eligibility Questions |

Refer to:

[HIPAA (Health Insurance Portability and Accountability Act) Grid – CVS (028920)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5b354e50-0d15-42d0-b9c2-0711ea02d9ce)

[Compass - Introduction to the Benefits Tab (050035)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=ee04522b-cf4f-4507-ba80-f17d09422936)

[Compass - Viewing Accumulations (050010)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c4fb8a09-f22f-49cd-a22d-71930039f08c)

[Compass - Member Snapshot Landing Page (050036)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=3b8c0f76-42f3-4cf5-8dc9-6f7c6f0d67fb)

|  |  |  |
| --- | --- | --- |
| **If for…** | **Then…** | |
| **Specialty Drug** | Follow steps and provide the following information for each topic:  **Medication/Copay:** | |
| **Scenario / Question** | **Steps / Information Provided** |
| Test claim went through. | Give results of TC with disclaimer. |
| Copay structure is in CIF or Benefits Tab. | Can provide refer to [Compass - Introduction to the Benefits Tab (050035)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=ee04522b-cf4f-4507-ba80-f17d09422936). |
| Not in CIF or Benefits Tab **and** test claim rejected. | There is not a good price estimate for this medication. |
| Is the medication Preferred? | Click Rx Hyperlink to check **Drug Details Screen** on a paid claim, or caremark.com formulary. |
| What is the tier level for the medication? | Click Rx Hyperlink to check **Drug Details Screen** on a paid claim. |
| Can you release the last fill date and amount paid for the medication? | Refer to the [HIPAA (Health Insurance Portability and Accountability Act) Grid - CVS (028920)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5b354e50-0d15-42d0-b9c2-0711ea02d9ce). |
| For commercial plans only - **Prudent/Praluent Rx:** | |
| **Scenario / Question** | **Steps / Information Provided** |
| Is Prudent included in plan? | Review CIF.   * If mentioned, refer to [Compass - CVS Specialty Copay Plan Design Strategies (058047)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=61656868-2241-42ad-ac78-516f378f2a43)for further questions * If not mentioned, review Test Claim Results Picture: |
| Will the amount paid go towards accumulations? | Refer to [Compass - CVS Specialty Copay Plan Design Strategies (058047)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=61656868-2241-42ad-ac78-516f378f2a43).  Review CIF: Unless specified otherwise, True accumulation applies. |
| Is the Member Enrolled? | Check CIF for Auto Enrollment.  Review past claims for manufacturer discount [Compass - Viewing the Client Financials Screen (065175)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=3418058a-1e7c-47f8-8071-99a07902d3ea).   * + - **If listed or mentioned:**   While I cannot see enrollment status, it does look like the member would have had to have opted out of the program.   * + - **If not listed:**   I cannot see enrollment status for the member. |
| **Accumulations:** | |
| **Scenario / Question** | **Steps / Information Provided** |
| Is there an individual deductible/OOP? | **Can provide:** Can provide Yes/No and limits, not accumulated amounts. |
| Has the deductible/OOP been met? | **Can provide:** Yes/No |
| Can you release accumulations? | No, I cannot. |
| Is the Deductible/OOP integrated with medical? | **Can provide:** Yes/No, refer to CIF and [Compass – Viewing Accumulations (050010)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c4fb8a09-f22f-49cd-a22d-71930039f08c). |
| Is there a Family Deductible/OOP? Been Met? | **Can provide:** Yes/No |
| After OOP is met, will member pay $0 on this medication? | Check CIF for Exceptions. |
| Is there a Maximum Allowable Benefit (MAB) on the plan? | **Can provide:** Yes/No and the limits, **not** the accumulated amounts. |
| Can you release accumulations if I bring the member on the line? | Fully authenticate member, verify with the member that it is okay to proceed with sharing their personal health information with the other party on the phone.   * + - **If Yes:** Accumulations may be released.     - **If No:**  No, I cannot release accumulations. |
| **Plan design:** | |
| **Scenario / Question** | **Steps / Information Provided** |
| Is the plan commercial/Medicare/Market? | **Can provide:** Refer to CIF Client Info Section. |
| Is the plan Dual Demo/WRAP? | **Can provide:** Refer to CIF. |
| Is this plan on a calendar year? | **Can provide:** Yes/No, refer to [Compass - Viewing Accumulations (050010)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c4fb8a09-f22f-49cd-a22d-71930039f08c). |
| What is the start/end or effective dates for the Plan? | I cannot release that information. |
| Is the plan active? | **Can provide:** Yes/No |
| Is this a Family plan? | **Can provide:** Yes/No |
| Is the plan an accumulator plan or maximizer plan? | **Can provide:** Refer to CIF.  Refer to [Customer Care Abbreviations, Definitions, and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606) for “accumulator” and “maximizer” terms and their associated meaning. |
| Can you release the ID number? | No, I cannot release that information. |
| Can you confirm the ID number? | **Can confirm.** |
| Can you release the plan Sponsor? | No, I cannot release that information. |
| Can you confirm the plan Sponsor? | **Can confirm.** |
| Can you release and/or confirm the processing information? (RxBIN, RxPCN, RxGroup) | **Can provide/confirm.**  To locate this information refer to [Compass - Member Snapshot Landing Page (050036)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=3b8c0f76-42f3-4cf5-8dc9-6f7c6f0d67fb). |
| Does the member have any coordination of benefits or any other active account? | Can confirm if there are alternate benefits but not provide details. |
| Is CVS Specialty Mandated or Preferred? | **Can Provide:** Refer to CIF, if CVS Specialty is not required CCR can refer to [Compass - Pharmacy Search and Details (057995)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=ede79ef0-e196-481c-9f1b-c4ea562d9025) and test claims to confirm others that may be in-network. |
| **Non-Specialty Drug** | **Medication:** | |
| **Scenario / Question** | **Steps / Information Provided** |
| Test claim went through. | Give results of Test Claim (TC) with disclaimer. |
| Refer to Copay structure in CIF or Benefits Tab. | Can provide refer to [Compass - Introduction to the Benefits Tab (050035)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=ee04522b-cf4f-4507-ba80-f17d09422936). |
| **Not** in CIF or Benefits Tab **and** test claim rejected. | There is not a good price estimate for this medication. |
| Is the medication Preferred? | Click Rx hyperlink to check **Drug Details Screen** on a paid claim, or Caremark.com formulary. |
| What is the tier level for the medication? | Click Rx hyperlink to check **Drug Details Screen** on a paid claim. |
| Can you release the last fill date and amount paid for the medication? | Refer to the [HIPAA (Health Insurance Portability and Accountability Act) Grid - CVS (028920)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5b354e50-0d15-42d0-b9c2-0711ea02d9ce) |
| **Accumulations:** | |
| **Scenario / Question** | **Steps / Information Provided** |
| Is there an individual deductible/OOP? | **Can provide:** Yes/No and the limits, **not** the accumulated amounts. |
| Has the deductible/OOP been met? | **Can provide:** Yes/No |
| Can you release accumulations? | No, I cannot. |
| Is the Deductible/OOP integrated with medical? | **Can provide:** Yes/No and the limits, not the accumulated amounts. |
| After OOP is met, will member pay $0 on this medication? | Check CIF for Exceptions. |
| Is there a Maximum Allowable Benefit (MAB) on the plan? | **Can provide:** Yes/No and the limits, **not** the accumulated amounts. |
| Can you release accumulations if I bring the member on the line? | Fully authenticate member, verify with the member that it is okay to proceed with sharing their personal health information with the other party on the phone.   * + - **If Yes:** Accumulations may be released.     - **If No:**  No, I cannot release accumulations. |
| **Plan Design:** | |
| **Scenario / Question** | **Steps / Information Provided** |
| Is the plan commercial/Medicare/Market? | **Can provide:** Refer to CIF Client Info Section. |
| Is the plan Dual Demo/WRAP? | **Can provide:** Refer to CIF. |
| Is this plan on a calendar year? | **Can provide:** Yes/No, Check CIF for specific plan year information.   1. Check Accumulations, refer to [Compass - Viewing Accumulations (050010)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c4fb8a09-f22f-49cd-a22d-71930039f08c). 2. Change view to **Future Plan Year** in the dropdown menu.   **Result:** The **Inquiry Date** will show the Plan Year start date.     1. Check Benefits Tab, refer to [Compass - Introduction to the Benefits Tab (050035).](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=ee04522b-cf4f-4507-ba80-f17d09422936) 2. View Accumulations Summary.   . |
| What is the start/end or effective dates for the Plan? | I cannot release that information. |
| Is the plan active? | **Can provide:** Yes/No |
| Is this a Family plan? | **Can provide:** Yes/No |
| Is the plan an accumulator plan or maximizer plan? | **Can provide:** Refer to CIF.  Refer to [Customer Care Abbreviations, Definitions, and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606) for “accumulator” and “maximizer” terms and their associated meaning. |
| Can you release the ID number? | I cannot release that information. |
| Can you confirm the ID number? | **Can confirm.** |
| Can you release the plan Sponsor? | I cannot release that information. |
| Can you confirm the plan Sponsor? | **Can confirm.** |
| Can you release and/or confirm the processing information? (RxBIN, RxPCN, RxGroup) | **Can provide/confirm.**  To locate this information refer to [Compass - Member Snapshot Landing Page (050036)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=3b8c0f76-42f3-4cf5-8dc9-6f7c6f0d67fb). |
| **Inactive Account** | Do not have to wait for them to ask to inform them the account is inactive but cannot provide effective dates. | |

[Top of the Document](#_top)

|  |
| --- |
| Prior Authorization/Appeals |

Refer to:

* [Compass - Prior Authorization, Exceptions, Appeals Guide (063978)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=657ddfe3-27d1-4a21-8f51-8cbd3961001c)
* [Compass – Viewing and Advising on Prior Authorization (PA) or Clinical Exception Status (056368)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=6d3aac37-46a9-4417-ac20-fa3a32337652)

Review CIF for who handle Prior Authorizations/Appeals:

|  |  |  |
| --- | --- | --- |
| **If…** | **Then…** | |
| **Specialty Drug** | Review CIF for specific instructions.  Refer below for steps and provide the following information: | |
| **Scenario / Question** | **Steps / Information Provided** |
| Is there a PA or appeal on file for <medication>? | **Can provide:** Yes/No |
| What are the effective dates? | **Can provide:** MM/DD/YYYY-MM/DD/YYYY |
| Can I have the PA number? | **Can provide:** <xxxxxx> |
| Is there one currently Pending or that has been denied? | **Can provide:** Yes/No |
| What was the denial reason? | **Can provide** |
| What is the Turn Around Time? | **Can provide:** Refer to [Compass and PeopleSafe - General Resolution Times/Turn Around Times (TAT) and Related Documents (028775)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=863acba1-4370-4da9-9f6b-4cadf8633fbf). |
| **Non-Specialty Drug** | Review CIF for specific instructions.  Refer below for steps and provide the following information: | |
| **Scenario / Question** | **Steps / Information Provided** |
| Is there a PA or appeal on file for <medication>? | **Can provide:** Yes/No |
| What are the effective dates? | **Can provide:** MM/DD/YYYY-MM/DD/YYYY |
| Can I have the PA number? | **Can provide:** <xxxxxx> |
| Is there one currently Pending or that has been denied? | **Can provide:** Yes/No |
| What was the denial reason? | **Can provide.** |
| What is the Turn Around Time? | **Can provide:** Refer to [Compass and PeopleSafe - General Resolution Times/Turn Around Times (TAT) and Related Documents (028775)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=863acba1-4370-4da9-9f6b-4cadf8633fbf). |
| **Inactive Account** | Review CIF for specific instructions.  Refer below for steps and provide the following information: | |
| **Scenario / Question** | **Steps / Information Provided** |
| Is there a PA or an appeal on file for <medication>? | **Can provide:** Yes/No |
| What are those effective dates? | **Can provide:** MM/DD/YYYY-MM/DD/YYYY |
| Can I have the PA number? | **Can provide:** <xxxxxx> |
|  | Is there a PA currently Pending or that has been denied? | **Can provide:** Yes/No |
|  | What was the denial reason? | **Can provide.** |

[Top of the Document](#_top)

|  |
| --- |
| Frequently Asked Questions (FAQs) |

Refer to Table:

|  |  |
| --- | --- |
| **Question** | **Answer** |
| What do I do if they request to escalate? | Of course. Give me one moment while I reach out to our Senior Team.  Refer to [Compass - When to Transfer Calls to the Senior Team (057524)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7653e7c2-1a97-42a0-8a81-6267c72e1ca9).  Transfer and notate the account as normal. |
| Do I transfer calls with Dedicated teams to the Dedicated team? | Yes. Refer to [Compass and PeopleSafe - Transferring Calls to Dedicated Client Teams (062992)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=4c87518d-83f5-4884-8631-1f427b77da7d). |
| Do I transfer calls about Specialty medications to Specialty? | Not necessarily, the following is a list of common reasons to **warm** **transfer** a call to Specialty:   * Member is currently receiving medications from Specialty Pharmacy and has a clinical question. * Member has questions regarding the enrollment process, status, or payment of a Specialty order. * Member has Specialty related questions, and no test claim is needed and/or no plan specific information is required.   BVS generally need test claims run and have Plan specific questions, however some callers may need specialty at some point; Refer to [Warm Transfer Calls to Specialty (049900)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=63d759df-26d9-47c6-a34d-6f34a742688c). |
| Can I give the Prior Authorization Phone/Fax to a BVS? | Yes; refer to CIF for Specific Instructions on PA handling. Review reject 75 details for specific information and phone numbers. |
| Can I take requests for different members for the same call? | Yes, we can accommodate multiple account verification requests.  Notate the following accounts with existing documentation processes. Preface each note with “Multiple account discussion required to use End this Call button in Cresta and take manual notes." Refer to [Cresta Functionality and Processes (067901)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f28dbdf4-4355-45be-95c4-6bda1c08a521). |
| What if they ask for a call reference number? | The call reference number is your first name + date of the call (mm/dd/yy) + time of the call in Representative’s time zone (00:00).  **Example:** John0601230225  Refer to [Caller Requesting Reference Number of a Call (070581)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=028812f8-042e-4a5b-9eb8-45730daf63e9). |

[Top of the Document](#_top)

|  |
| --- |
| Related Documents |

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

[Top of the Document](#_top)

Not to Be Reproduced or Disclosed to Others without Prior Written Approval

**ELECTRONIC DATA = OFFICIAL VERSION / PAPER COPY = INFORMATIONAL ONLY**

1