Anthem Blue Cross and Blue Shield

Colorado Provider and Facility Manual

Effective January 1, 2025

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Introduction and Guide to Manual

Anthem Blue Cross and Blue Shield and our subsidiary company, HMO Colorado (hereinafter collectively referred to as “Anthem”), are independent licensees of the Blue Cross and Blue Shield Association.

Anthem and our health plan affiliates are committed to working together with our care provider partners to make a real impact on health for their patients – our members. That’s why we continue our focus to streamline our processes to help make it easier for care provider partners to find and use the information they need for their business interactions with us. With this collaboration, it’s one more way that we’re working to ensure members have access to high-quality, affordable healthcare.

To that end, this Provider Manual (“Manual”) contains important information regarding key administrative requirements, policies, and procedures. While the Manual covers a wide array of policies, procedures, forms, and other useful information that can be found and maintained on our website at **anthem.com**, a few key topics are:

- Claims submission
- Reimbursement and administrative policies and requirements
- Credentialing
- Utilization management
- Quality improvement

As a participant in our diverse network, our care provider partners (Providers and Facilities) agree to comply with Anthem policies and procedures, including those contained in this Manual. Payment may be denied, in full or part, should Provider or Facilities fail to comply with the Manual. However, i**n the event of a conflict between the Agreement and this Manual, the Agreement will govern.**

Provider versus Facility

This Manual is intended to support all entities and individuals who have executed a Provider or Facility agreement with Anthem.

The use of “Provider” within this Manual refers to entities and individuals contracted with Anthem that submit professional Claims. They may also be referred to as Professional Providers in some instances.

The use of “Facility” within this manual refers to entities contracted with Anthem who submit institutional Claims, such as Acute General Hospitals and Skilled Nursing Facilities. General references to “Provider Inquiry”, “Provider Website”, “Provider Network Manager” and similar terms apply to both Providers and Facilities.

Capitalization

Capitalized terminology shown in this Manual is the same capitalized terminology shown in the Anthem Facility Agreement or Anthem Provider Agreement, referred to in this Manual as “Agreement”.

Updates to the Provider Manual

This Manual may be updated at any time and is subject to change. If there is a material change to this Manual, then Anthem will notify our care providers in advance of such change through mail, web-

posted newsletters, and email communications. In such cases, the most recently published information will supersede all previous information and be considered the current directive.

Important disclaimer

Please note that this Manual is not intended to be a complete catalog of all Anthem policies and procedures. Other policies and procedures not included in this Manual may be posted on the Anthem website or published in specially targeted communications, including but not limited to bulletins and newsletters. This Manual does not contain legal, tax or medical advice. Providers and Facilities should consult their advisors for advice on these topics.

Legal and Administrative Requirements

Access and Availability Standards

OFFICE APPOINTMENT ACCESSIBIILITY Assessment of appointment timeliness to meet Members needs	
Provider offices have the opportunity to be selected for a review of scheduling of appointments by a vendor, NATO (North American Testing Organization) and the response to their inquiries is required as a part of the Agreement with Anthem. Providers should assist the surveyor during the phone call and participate in this quality program for their patients.	
Medical Appointment Access	**Compliance**
Emergency	Immediate access 24/7/365 or refer to ER or 911.
Urgent / Acute Care	**Within 24 hours –** Patients can be seen in the office by their doctor, covering doctor or another practitioner in the practice within the timeframe. Patient is directed to Urgent Care Center, ER or 911, as appropriate.
Routine / Check-up, Initial non-urgent symptoms	**Within 7 calendar days –** Patients can be seen in the office by their doctor, another participating practitioner in the practice or a covering practitioner within the timeframe.
Preventive Care	**Within 30 calendar days –** Patients can be seen in the office by their doctor, another participating practitioner in the practice or a covering practitioner within the timeframe.

OFFICE APPOINTMENT ACCESSIBIILITY Assessment of appointment timeliness to meet Members needs	
After Hours Urgent Care (Required arrangements)	**24/7/365 phone access –** All Members shall have phone access to urgent medical help or instructions after regular business hours through their primary care physicians via: • Live person connects the caller to their available doctor or on-call doctor. • Recording or live person directs the patient to Urgent Care, 911 or ER as appropriate. In addition to, but not in place of above, the caller may be directed to contact a live health care practitioner (via cell, pager, beeper, transfer system) or get a call back for urgent instructions. **Having no provision is non-compliant and will require rectification.**
Specialty Care Non Urgent	**Within 30 calendar days –** Patients can be seen in the office by their doctor, another participating practitioner in the practice or a covering practitioner within the timeframe
Prenatal Care initial appointment	**Within 7 calendar days –** Patients can be seen in the office by their doctor, another participating practitioner in the practice or a covering practitioner within the timeframe.
Behavioral Health, Mental Health and Substance Use Disorder Appointment Access	**Compliance**
Emergency	Immediate access 24/7/365 or refer to 911, ER, or crisis center.
Discharge Follow-up BH Appointment	**Within 7 days –** New or existing patient can be seen in the office by designated BH, mental health and substance use disorder practitioner within the timeframe after discharge from inpatient psychiatric hospitalization.
Emergent – Non-Life Threatening	**Within 6 hours –** Patients can be seen in the office by their BH, mental health and substance use disorder practitioner, another participating practitioner in the practice or a covering practitioner within the timeframe. Patient is directed to 24 hour crisis services, 911 or ER as appropriate.
Urgent Care	**Within 24 hours –** Patients can be seen in the office by their BH, mental health and substance use disorder practitioner, another participating practitioner in the practice or a covering practitioner within the timeframe. Patient is directed to 24 hour crisis services, 911 or ER as appropriate.

OFFICE APPOINTMENT ACCESSIBIILITY Assessment of appointment timeliness to meet Members needs	
Routine – Initial Appointments (non-urgent, non-emergency)	**Within 7 calendar days –** New or existing patient can be seen in the office by a designated BH, mental health, and substance use disorder practitioner or another equivalent participating practitioner within the timeframe. (After the intake assessment or referral.)
Routine – Follow-up Appointments (non-urgent, non-emergency)	**Within 7 calendar days –** New or existing patient can be seen in the office by a designated BH, mental health, and substance use disorder practitioner or another equivalent participating practitioner within the timeframe. (After the intake assessment or referral.)
After Hours Urgent Care (Required arrangements)	**24/7/365 phone access –** All Members shall have phone access to emergent/urgent instruction/consultation after regular business hours through their BH, mental health and substance use disorder practitioner via: • Recording or live person directs patient to 24 hour crisis services, 911 or ER, as appropriate. • Caller is directed to contact a BH practitioner (via cell, pager, beeper, transfer system) or get a call back for instructions or consultation. ***Having no provision is non-compliant and will require rectification.***
It is the Provider's responsibility to keep the status of their office updated for the Find Care directory on anthem.com. Phone number changes, physician changes (moved, retired, deceased, resigned their contract or is no longer in practice), changes in practice accepting new patients are all required to be provided to Anthem.	
Medical Network Adequacy	
Open Practice	At least 65% of Primary Care Physician's practices will be open for new patient selection.

GEOGRAPHIC AVAILABILITY PROVIDERS Colorado County Classification	
Classification	**Counties**
Large Metro	Denver
Metro	Adams, Arapahoe, Boulder, Broomfield, Douglas, El Paso, Jefferson, Larimer, and Weld
Micro	Eagle, Garfield, La Plata, Mesa, Pueblo, and Summit
Rural	Alamosa, Archuleta, Chaffee, Clear Creek, Delta, Elbert, Fremont, Gilpin, Lake, Logan, Montezuma, Montrose, Morgan, Otero, Pitkin, Rio Grande, Routt, and Teller

GEOGRAPHIC AVAILABILITY PROVIDERS Colorado County Classification	
Classification	**Counties**
CEAC –(Counties with Extreme Access Considerations)	Baca, Bent, Cheyenne, Conejos, Costilla, Crowley, Custer, Dolores, Grand, Gunnison, Hinsdale, Huerfano, Jackson, Kiowa, Kit Carson, Las Animas, Lincoln, Mineral, Moffat, Ouray, Park, Phillips, Prowers, Rio Blanco, Saguache, San Juan, San Miguel, Sedgwick, Washington, and Yuma

Network Availability Mileage Standards					
Specialty	**Geographic Type**				
	Large Metro	**Metro**	**Micro**	**Rural**	**CEAC**
	Maximum Distance (miles)	**Maximum Distance (miles)**	**Maximum Distance (miles)**	**Maximum Distance (miles)**	**Maximum Distance (miles)**
Primary Care	5	10	20	30	60
Gynecology, OB/GYN	5	10	20	30	60
Nurse Midwives	5	10	20	30	60
Pediatrics - Routine/Primary Care	5	10	20	30	60
Allergy and Immunology	15	30	60	75	110
Cardiothoracic Surgery	15	40	75	90	130
Cardiology	10	20	35	60	85
Chiropractor	15	30	60	75	110
Dermatology	10	30	45	60	100
Emergency Medicine	10	30	60	60	100
Endocrinology	15	40	75	90	130
ENT/Otolaryngology	15	30	60	75	110
Gastroenterology	10	30	45	60	100
General Surgery	10	20	35	60	85
Gynecology only	15	30	60	75	110
Infectious Diseases	15	40	75	90	130
Licensed Addiction Counselors	10	30	45	60	100
Licensed Clinical Social Worker	10	30	45	60	100

Network Availability Mileage Standards					
Specialty	Geographic Type				
	Large Metro	Metro	Micro	Rural	CEAC
	Maximum Distance (miles)	Maximum Distance (miles)	Maximum Distance (miles)	Maximum Distance (miles)	Maximum Distance (miles)
Nephrology	15	30	60	75	110
Neurology	10	30	45	60	100
Neurosurgery	15	40	75	90	130
Oncology - Medical, Surgical	10	30	45	60	100
Oncology - Radiation	15	40	75	90	130
Ophthalmology	10	20	35	60	85
Optometry for routine pediatric vision services	15	30	60	75	110
Orthopedic Surgery	10	20	35	60	85
Outpatient Clinical Behavioral Health (Licensed, accredited, or certified professionals)	5	10	20	30	60
Physical Medicine and Rehabilitative Medicine	15	30	60	75	110
Plastic Surgery	15	40	75	90	130
Podiatry	10	30	45	60	100
Psychiatry	10	30	45	60	100
Psychology	10	30	45	60	100
Pulmonology	10	30	45	60	100
Rheumatology	15	40	75	90	130
Urology	10	30	45	60	100
Vascular Surgery	15	40	75	90	130
Other Medical Provider	15	40	75	90	130
Dentist	15	30	60	75	110
Pharmacy	5	10	20	30	60
Acute Inpatient Hospitals	10	30	60	60	100
Cardiac Surgery Program	15	40	120	120	140

Network Availability Mileage Standards					
Specialty	Geographic Type				
	Large Metro	Metro	Micro	Rural	CEAC
	Maximum Distance (miles)	Maximum Distance (miles)	Maximum Distance (miles)	Maximum Distance (miles)	Maximum Distance (miles)
Cardiac Catheterization Services	15	40	120	120	140
Critical Care Services – Intensive Care Units (ICU)	10	30	120	120	140
Outpatient Dialysis	10	30	50	50	90
Surgical Services (Outpatient or ASC)	10	30	60	60	100
Skilled Nursing Facilities	10	30	60	60	85
Diagnostic Radiology	10	30	60	60	100
Mammography	10	30	60	60	100
Physical Therapy	10	30	60	60	100
Occupational Therapy	10	30	60	60	100
Speech Therapy	10	30	60	60	100
Inpatient Psychiatric Facility	15	45	75	75	140
Inpatient Residential Behavioral Health Facility Services	15	45	75	75	140
Orthotics and Prosthetics	15	30	120	120	140
Outpatient Infusion/Chemotherapy	10	30	60	60	100
Other Facilities	15	40	120	120	140

Member to Provider Ratios			
Provider Type	Large Metro	Metro	Micro
Primary Care	1:1000	1:1000	1:1000
Pediatrics	1:1000	1:1000	1:1000
OB/GYN	1:1000	1:1000	1:1000
Mental health and behavioral health Providers	1:1000	1:1000	1:1000
Substance use disorder care Providers	1:1000	1:1000	1:1000
Medical Specialists	1:8,000	1:8,000	1:8,000

After Hours

After hours care is provided by physicians who may have a variety of ways of addressing Members' needs. Members should call his/her PCP for instructions on how to receive medical care after the PCP's normal business hours, on weekends and holidays, or to receive non-Emergency Care and non-Urgent Care within the service area for a condition that is not life threatening but that requires prompt medical attention. In case of an Emergency, the Member should call 911 or go directly to the nearest Emergency room. If he/she is outside the service area, non-emergency Covered Service may be covered under the BlueCard Program.

On-call Coverage for Primary Care Physicians

PCPs are required to provide twenty-four (24) hour coverage, seven (7) days a week, for Anthem Members. After-hours coverage may consist of the following:

- A covering physician who is a PCP in the Member's designated PCP's clinic or medical management group, in which case a referral isn't necessary
- The covering physician is a Provider with Anthem, and the covering physician's name is in the Anthem system as an on-call provider for the PCP. When an Anthem Member sees an on-call provider, Claims are processed at the on-call Provider's contracted rate with Anthem.

Providers contracted with Anthem should utilize Availity's Provider Demographic Management (PDM) application hosted on **Availity.com** to request changes to existing practice information.

Affiliates

Affiliates are an important concept in Anthem's Provider and Facility Agreements, as these entities access the rates, terms or conditions of the agreements.

To view a current listing of Anthem Affiliates visit **anthem.com**, select **For Providers**, select **Forms and Guides** (under the Provider Resources column), select **Colorado,** then scroll down and select **Contracting & Updates** in the Category drop down and select **Provider Agreement Affiliates List**.

Clinical Data Sharing

When requested by Anthem, providers are required to submit clinical data (such as discharge summaries, consult notes, and medication lists) and admission, discharge, and transfer (ADT) data to Anthem for certain healthcare operations functions. We collect this data to improve the quality and efficiency of healthcare delivery to our members. Providers are required to submit the following:

- Facilities must provide Anthem with, at minimum, Health Level Seven International (HL7) Admission, Discharge and Transfer (ADT) messaging data for all Members on a near real-time basis, including all standard HL7 message events pertaining to ADT as published by HL7. Facility will transfer required message data segments according to the standard HL7 format, or as requested by Anthem. For purposes of this section, "near real-time basis" means no later than twenty-four (24) hours from admission, discharge or transfer of any Members.
- Clinical data for a member on a daily, weekly, or monthly basis, in a mutually agreeable format and method based on the provider's electronic medical record (EMR) or other electronic data sharing capabilities, e.g., industry-standard CCDA clinical data format.

Anthem's permitted uses of the data with respect to clinical data requests include utilization management, case management, identification of gaps in care, conducting clinical quality

improvement, risk adjustment, documentation in support of HEDIS® and other regulatory and accrediting reporting requirements, and for any other purpose permitted under HIPAA.

Anthem has determined the data requested is the minimum necessary for Anthem to accomplish its intended purposes. The data will be provided in accordance with data layout and format requirements defined by Anthem.

For details on how to submit clinical data, review the administrative policy by visiting **anthem.com**, select **For Providers**, select **Forms and Guides** (under the Provider Resources column), if needed select **Colorado**, then scroll down and select **Administrative Policies** in the Category drop down and select **Clinical Data Sharing**.

In the event of a conflict between this Policy and the Provider of Facility Agreement, the Provider or Facility Agreement shall prevail.

Conflict of Interest

Providers participating in Anthem's quality management program may not review a case in which the provider has a conflict of interest. Conflicts of interest may be personal or financial in nature. Examples of personal conflicts of interest include, but are not limited to, cases in which the reviewer has been the attending or consulting physician or when a family relative or friend is involved. Financial conflicts may occur when the reviewer has relationships or investments in particular health care facilities or treatment modalities.

Coordination of Benefits

If a Member or eligible dependent is covered by more than one Health Benefit Plan, the carriers involved work together to prevent duplicate payments for any services. This cooperative effort is called Coordination of Benefits ("COB"), a provision in most Health Benefit Plans.

If a Plan is other than the primary payor, any further compensation to Provider or Facility from Plan or the Member be determined in accordance with the Agreement, the applicable Health Benefit Plan and any applicable Plan written policies and procedures for coordinating benefits. Such compensation from Plan as a secondary payer plus the amounts owed by all other sources, including the Member, shall add up to one hundred percent (100%) of the Plan rate.

Notwithstanding the foregoing, in no event shall Plan or the Member be required to pay more than they would have paid had the Plan been the primary payor. Providers and Facilities will not collect any amount from the Member if such amount, when added to the amounts collected from the primary and secondary payors, would cause total reimbursement to the Provider or Facility for the Covered Service to exceed the amount allowed for the Covered Service under the Agreement. Further, this provision shall not be construed to require Providers or Facilities to waive Cost Share in contravention of any Medicare rule or regulation, nor shall this provision be construed to supersede any other Medicare rule or regulation. If, under this Section, Providers and Facilities are permitted to seek payment from other sources by reason of the existence of other group coverage in addition to Plan's Health Benefit Plan. Providers and Facilities may seek payment from the other sources on a basis other than the Plan rate.

Make the Most of Electronic Coordination of Benefits (COB) Submissions

Availity is Anthem's designated electronic data interchange (EDI) gateway. The **Anthem Companion Guide** contains the required segments to bill Coordination of Benefit Claims electronically. To learn more, contact the EDI vendor.

When filing Coordination of Benefits Claims on paper submission

Include Explanation of Benefit. (EOB) from primary insurance carrier with coordination of benefits (COB) Claims submitted for secondary payment.

Dispute Resolution, Mediation and Arbitration

The substantive rights and obligations of Anthem, Providers and Facilities with respect to resolving disputes are set forth in the Anthem Provider Agreement (the “Agreement”) or the Anthem Facility Agreement (the "Agreement"). All administrative remedies set forth in the Agreement shall be exhausted prior to filing an arbitration demand. The following provisions set forth the procedures and processes that must be followed during the exercise of the Dispute Resolution and Arbitration Provisions in the Agreement. To the extent possible, the language of the Agreement and the Provider Manual should be read together and harmonized if there are details in one not addressed in the other.

A. Fees and Costs

All fees and costs associated with neutrals, logistics, and administration of confidential non-binding mediation and confidential binding arbitration (i.e., mediator travel and fee, arbitrator(s) travel and fee(s), arbitration association administrative costs, etc.) shall be shared equally between the parties. Each party shall be responsible for the payment of its own fees and costs that the party incurs (i.e. attorney fees, experts, depositions, document production, e-discovery, etc.). Notwithstanding this provision, the arbitrator or panel of arbitrators may issue an order in accordance with Federal Rule of Civil Procedure Rule 11 or the respective state rule counterpart awarding a party its fees if that party requested fees under Rule 11, or the respective state court counterpart rules in its initial pleadings. Notwithstanding this provision, the arbitrator or panel of arbitrators may issue an order in conjunction with a party’s offer of judgment in accordance with Federal Rule of Civil Procedure Rule 68.

B. Location of the Arbitration

The arbitration hearing will be held in the city and state in which the Anthem office, identified in the address block on the signature page to the Agreement, is located except that if there is no address block on the signature page, then the arbitration hearing will be held in the city and state in which the Anthem Plan identified in the Agreement has its principal place of business. Notwithstanding the foregoing, both parties can agree in writing to hold the arbitration hearing in some other location.

C. Pre-Arbitration Mediation and Selection and Replacement of Arbitrator(s)

Refer to the Agreement for invoking dispute resolution requirements, monetary thresholds of disputes (exclusive of interest, costs or attorney fees) that require a meeting to discuss and in effort to resolve or that require pre-arbitration mediation and selection of the mediator. In the event of a dispute where the dispute resolution provision is invoked, the first step is for the complaining entity to provide written notice containing a detailed description of the dispute, all relevant underlying facts, a detailed description of the amount(s) in dispute and how they have been calculated and any other information in this Manual describing the policy, procedure, process and so on that is being disputed.

Refer to the Agreement for governing arbitration rules, monetary thresholds (exclusive of interest, costs or attorney fees) as applicable, selection of a single arbitrator or panel of three arbitrators, and replacement of an arbitrator.

D. Consolidation

The arbitrator or panel of arbitrators does not have the authority to consolidate separately filed arbitrations, for discovery or otherwise, without written consent and agreement by the parties. The arbitrator or panel of arbitrators does not have the authority to permit Providers or Facilities under separate Agreements with Anthem to bring one arbitration action without written consent and agreement by the parties. Rather, each Provider or Facility with separate Agreements should file for separate arbitration in its own name, unless there is written consent and agreement by the parties to consolidate the action, in some fashion.

E. Discovery

The parties recognize that litigation in state and federal courts can be costly and burdensome. One of the parties' goals in providing for disputes to be mediated and arbitrated instead of litigated is to reduce the costs and burdens associated with resolving disputes. Accordingly, the parties expressly agree that discovery shall be conducted with strict adherence to the rules and procedures established by the mediation or arbitration administrator identified in the Agreement, except that the parties will be entitled to serve requests for production of documents and data, which shall be governed by Federal Rules of Civil Procedure 26 and 34. The parties shall confer and draft an Order Regarding Procedures for Production Format and Electronic Discovery, which shall be presented to the arbitrator or panel of arbitrators for review, approval and entry.

F. Decision of Arbitrator(s)

The decision of the arbitrator, if a single arbitrator is used, or the majority decision of the arbitrators, if a panel is used, shall be binding upon the parties. The arbitrator(s) may construe or interpret, but shall not vary or ignore, the provisions of the Agreement and shall be bound by and follow controlling law. The arbitrator(s) shall not toll or modify any applicable statute of limitations, set forth in the Agreement, or controlling law if the Agreement is silent. If there is a dispute regarding the applicability or enforcement of the class waiver provisions found in the Agreement, that dispute shall only be decided by a court of competent jurisdiction and shall not be decided by the arbitrator(s). Either party may request either a reasoned award or decision, or findings of facts and conclusions of law, and if either party makes such a request, the arbitrator(s) shall issue such an award or decision setting forth the factual and legal basis for the decision.

The arbitrator(s) may consider and decide the merits of the dispute or any issue in the dispute on a motion for summary disposition. In ruling on a motion for summary disposition, the arbitrator(s) shall apply the standards applicable to motions for summary judgment under Federal Rule of Civil Procedure 56.

Judgment upon the award rendered by the arbitrator(s) may be confirmed and enforced in any court of competent jurisdiction. Without limiting the foregoing, the parties hereby consent to the jurisdiction of the courts in the State(s) in which Anthem is located, as identified in the address block on the signature page to the Agreement, and of the United States District Courts sitting in the State(s) in which Anthem is located, as identified in the address block on the signature page to the Agreement, for confirmation, specific enforcement, or other relief in furtherance of the arbitration proceedings or to enforce judgment of the award in such arbitration proceeding.

If a party files an interim award, award or judgment with a state or federal district court, then all documents must be filed under seal to ensure confidentiality as outlined below, and only the portions outlining the specific relief or specific enforcement or performance shall be filed and the remainder of the opinion or decision shall be redacted.

Refer to the Agreement for monetary thresholds (inclusive of interest, costs and attorney fees) as applicable for the right to appeal the decision of the arbitrator or panel of arbitrators. A decision that has been appealed shall not be enforceable while the appeal is pending.

G. Interest

Providers or Facilities agree that the state's statutory pre-judgment interest statute is inapplicable to Dispute Resolution and Arbitration. Should the arbitrator(s) determine that pre-judgment interest is appropriate and issue an award including it, pre-judgment shall be simple, not compounded, at an annual percentage rate no more than five percent (5%) or the interest applied for "clean claims", whichever is less. If an award is issued and it includes post-judgment interest, it will not begin accruing until thirty (30) business days after the date of the award to allow time for payment. If an appeal is taken by either side, the obligation to pay any damages and/or interest awarded shall be tolled until a decision is reached as the result of the appeal.

H. Confidentiality

Subject to any disclosures that may be required or requested under state or federal law, all statements made, materials generated or exchanged, and conduct occurring during the arbitration process including, but not limited to, materials produced during discovery, arbitration statements filed with the arbitrator(s), and the decision of the arbitrator(s), are confidential and shall not be disclosed in any manner to any person who is not a director, officer, or employee of a party or an arbitrator or used for any purpose outside the arbitration. If either party files an action in federal or state court arising from or relating to a mediation or arbitration, all documents must be filed under seal to ensure that confidentiality is maintained. Nothing in this provision, however, shall preclude Anthem or its parent company from disclosing any such details regarding the arbitration to its accountants, auditors, brokers, insurers, reinsurers, retrocessionaires or affiliates and Other Payors whose Claims have been at issue in the arbitration, including Administrative Services Only (ASO) groups and other Blue Plans.

Financial Institution/Merchant Fees

Providers and Facilities are responsible for any fees or expenses charged to it by their own financial institution or payment service provider.

Insurance Requirements

Providers and Facilities shall self-insure or maintain insurance in types and amounts reasonably determined by Providers and Facilities, or as required under applicable licensing or regulatory requirements.

Language Assistance

Anthem is committed to communicating with Members about their health plan, regardless of their language. Anthem employs a Language Line interpretation service for use by all local Member Customer Service Call Centers. The Member may simply call the Customer Service phone number on the back of their ID card and a representative will be able to assist them. Translation of written materials about their benefits can also be requested by contacting customer service. TTY/TDD services also are available by dialing 711. A special operator will contact Anthem to help with Member needs.

Member Copayments/Cost Shares/Liabilities

Providers and Facilities should only collect copayments/Cost Shares from Members at the time services are rendered. Refer to the Member's health plan ID card for copayment/Cost Share information.

Office Visit Copayments

An office copayment is required for **most** office visits for which a provider's office ordinarily generates a charge, including blood pressure checks, regularly scheduled injections and educational sessions with a nutritionist, physical therapist, etc. If a charge isn't generated for a visit, the provider doesn't collect a copayment.

For HMO Colorado Members only: Non-surgical diagnostic procedures for which there are no other associated office visit charges are the only services for which a provider doesn't collect an office visit copayment from an HMO Colorado Member. Such services include lab work, X-rays, mammograms, audiograms, EKGs, etc. Immunizations and flu shots do not require a copayment if no other office visit charge is associated with these procedures.

Emergency/Urgent Care Copayment

The **emergency care** copayment is collected by the emergency room at an acute care hospital.

The **urgent care** copayment is collected when a Member is seen at an urgent care center. These amounts are listed on the Member's health plan ID card.

Inpatient Hospital Copayment

The inpatient hospital copayment is paid to Facilities for inpatient admissions. Payment arrangements can be made between Facility and the Member before an inpatient hospital admission.

Member's Liability

The only charges for which the Member may be liable, and may be billed by Facility, are the following items:

1. Facility services not covered by the Member's Benefit Agreement. However, for health services that are not Medically Necessary or are experimental/investigational refer to Number 3 below.
2. Copayments, coinsurance and deductible amounts required by the Member's Benefit Agreement, as long as Customer Service has been contacted to verify the Member's responsibility (i.e., whether or not the Member has satisfied his or her respective deductible).
3. Health services that are not Medically Necessary, but agreed to by the Member in advance, in writing, on a waiver form [also called the Member (Patient) Responsibility Agreement] approved by Anthem, which informs the Member that the services are likely not to be deemed Medically Necessary or are likely to be non-covered due to being experimental or investigational, and which includes an estimate of the cost of the services to which the Member is agreeing to pay. A sample of the Member (Patient) Responsibility Agreement can be found in the Exhibits section of this Manual.

The Provider and/or Facility may not charge the Member for upgrades on durable medical equipment (DME) or other services generally not covered under the Member's Benefit Agreement, unless the Member has agreed to cover such upgrades in writing, by signing a waiver form approved by Anthem. The Member Liability Waiver can be found on **anthem.com**. Select **For Providers**, then under

Provider Resources heading, select **Forms and Guides**, then select **Member Liability Waiver**. This Agreement must be made in advance and with knowledge of Anthem's lack of medical necessity determination. For the waiver form to be valid, the Member must sign it.

The waiver form should indicate the full amount the Provider or Facility is billing for the service/ equipment and the amount the Member has agreed to as his/her responsibility. To avoid processing delays, submit the waiver form with the Claim.

Members are not liable for any Stop Loss balances after reaching their benefit maximum.

Third-Party Liability

Occasionally, a Provider or Facility may treat a Member for a condition, illness, or injury for which another person or entity may be liable or legally responsible for causing. Under many Anthem Benefit Agreements, Anthem pays the treatment costs associated with such conditions, illnesses or injuries, if they are otherwise covered by the Benefit Agreement.

Anthem may have a right under the Member's Benefit Agreement to seek reimbursement for the benefits it pays for this treatment from a third party or third-party's insurer. However, neither this right to reimbursement nor the fact that Anthem may have been reimbursed, in whole or in part, for a particular benefits payment renders the medical services noncovered under the Member's Agreement.

Under their Agreements with Anthem, Providers and Facilities have agreed to accept a negotiated rate as payment in full for services rendered to Anthem Members. Providers and Facilities will bill Anthem directly and may look to responsible third parties for certain limited costs (i.e., deductible and copayment amounts). However, Providers and Facilities may not look to third parties for any amounts that would exceed the negotiated rate (e.g., the difference between the negotiated rate and the Providers or Facility's Total Eligible Billed Charges). In addition, Providers and Facilities may not look to the responsible third party for the negotiated rate if Anthem has already issued payment. To do so would result in double compensation to the Provider and Facility.

When a third party may be liable, Providers and Facilities should notify the Anthem Third-Party Liability department at the toll-free phone number **1-800-645-9785**.

Member Notification Regarding Provider Termination

When a Provider or Facility's contract is terminated, Anthem will notify Members as required by C.R.S. 10-16-705 (7) and related regulations, as amended from time to time.

Member Satisfaction Survey/Feedback – Pain Treatment

Anthem shall not take an adverse action against Provider or Facility, or provide financial incentives, or subject the Provider or Facility to financial disincentives based solely on a Member satisfaction survey or other method of obtaining Member feedback relating to the Member's satisfaction with pain treatment.

Misrouted Protected Health Information (PHI)

Providers and Facilities are required to review all Member information received from Anthem to ensure no misrouted PHI is included. Misrouted PHI includes information about Members that a Provider or Facility is not currently treating. PHI can be misrouted to Providers and Facilities by mail, fax, email, or electronic remittance. Providers and Facilities are required to immediately destroy any misrouted PHI or safeguard the PHI for as long as it is retained. In no event are Providers or Facilities permitted to misuse or re-disclose misrouted PHI. If Providers or Facilities cannot destroy or

safeguard misrouted PHI, Providers and Facilities must contact Provider Services to report receipt of misrouted PHI.

Member Open Practice

Provider shall give Anthem sixty (60) days prior written notice when Provider no longer accepts new patients. Providers contracted with Anthem should utilize Availity's Provider Demographic Management (PDM) application hosted on **Availity.com** to request changes to existing practice information.

Primary Care Physician Change Request

HMO Colorado Members must select a primary care physician ("PCP") of their choice from the HMO Colorado network. Customer service processes PCP change requests.

Procedure

- A Member can request to change PCPs by calling HMO Colorado's customer service department.
- If the Member indicates a potential quality issue or grievance and complaint at the time of the change request, customer service will ask the Member to submit additional information in writing about the potential issue. If Anthem receives written notice of a potential quality issue or grievance and complaint, we'll send it to the grievance and complaint department for research. An associate from that department will communicate HMO Colorado's resolution/action related to the potential issue to the Member and to the provider. The grievance and complaint department maintains a copy of this correspondence in its confidential files.
- This process may take at least thirty (30) calendar days for research and processing of a potential quality issue or grievance and complaint that requires investigation.
- Customer service will process the Member's PCP change request and, if approved, the effective date of the change.

Provider and Facility Data Verification Required

The Consolidated Appropriations Act (CAA) of 2021 is a federal act containing legal and regulatory requirements for health plans and providers to improve the accuracy of provider directory information.

Providers and facilities are required to review and verify the accuracy of this information in the online provider directory every ninety (90) days:

- Provider/facility name
- Address
- Specialty
- Phone number
- Digital contact information

Providers who fail to verify to their information every ninety (90) days may be removed from the online provider directory.

Providers will be reinstated to the online provider directory once verification is completed.

To review, verify and update your online directory information, Anthem uses the provider data management (PDM) capability available on **Availity.com** to update provider or facility data. Using the Availity PDM capability meets the verification requirement to validate provider demographic data set by the CAA.

For details on Availity PDM, refer to the *Online Provider Directory and Demographic Data Integrity* subsection of this manual.

Provider and Facility Digital Engagement

Anthem expects Providers and Facilities will utilize digital tools unless otherwise prohibited by law or other legal requirements for transactions such as filing Claims, prior authorizations, verifying eligibility and benefits, paperless payments etc. Providers and Facilities should refer to the guidance included throughout this Manual where digital tools are available. For a complete list of digital tools, refer to the *Digital Applications* section and *Provider and Facility Digital Guidelines* subsection in this Manual.

Provider and Facility Responsibilities

Providers and Facilities are responsible for notifying Anthem when changes occur within the Provider practice or Facility. All changes must be approved by Anthem. Providers and Facilities should reference their Agreement for specific timeframes associated with change notifications.

Examples of these changes include, but are not limited to:

- adding new or removing practitioners to the group
- change in ownership
- change in Tax Identification Number (TIN)
- making changes to demographic information or adding new locations
- selling or transferring control to any third party
- acquiring other medical practice or entity
- change in accreditation
- change in affiliation
- change in licensure or eligibility status, or
- change in operations, business or corporation

Publication and Use of Provider and Facility Information

Anthem or its designees may use, publish, disclose, and display information related to demographics, credentialing, affiliations, performance data, and transparency initiatives, relating to Provider or Facility for commercially reasonable general business purposes.

Referring to Non-Participating Providers

Anthem's mission is to provide affordable quality health care benefits to its Members. Members access their highest level of healthcare benefits from Network/Participating Providers and Facilities. Providers and Facilities put Members at risk of higher out-of-pocket expenses when they refer to non-participating providers in non-emergent situations or without Anthem's prior approval. Anthem has established Maximum Allowed Amounts for services rendered by non-participating providers. Once

Anthem determines the appropriate Maximum Allowed Amount for services provided by a non-participating provider, the payment will be remitted to the Member in most situations rather than the non-participating provider; and Members may be balance-billed by non-participating providers for the difference between the amount they charge for the service and the amount paid to that non-participating provider.

Providers and Facilities are reminded that pursuant to their Agreement with Anthem they are generally required to refer Members to other Network/Participating Providers and Facilities. Providers and Facilities who establish a pattern of referring Members to non-participating providers may be subject to disciplinary action, up to and including termination from the Network. Anthem understands that there may be instances in which Providers and Facilities must refer to a non-participating provider. For additional information on in-network and out-of-network referrals, Providers and Facilities should refer to the applicable sections of their Agreement with Anthem.

Release of Information/Confidentiality

Members should expect that Anthem and its Providers and Facilities will protect their right to privacy in all care settings.

All records relating to the health care of Anthem Members or containing protected health information ("PHI") as defined by HIPAA, including PHI stored in written, electronic or oral format throughout the Anthem organization, are completely confidential. Confidential information is maintained behind locked doors with key card access and in locked storage (where appropriate) except during business hours. Providers and Facilities may request a copy of Anthem's confidentiality policy at any time. Disclosure of information relating to substance and alcohol abuse is subject to federal regulations governing such disclosure. Members may request to review their medical record data. Data will not be released to employers in a Member-identifiable format.

Anthem will not release any confidential, Member-identifiable information outside the organization, except as allowed by applicable regulations and federal and state laws, without obtaining the Member's written permission on a special consent authorization form.

Anthem has legal authority to access Members' medical records for the purpose of health care operations functions, including quality management and utilization management purposes. At the time of contracting, Providers and Facilities agree to release medical records for purposes of quality management and utilization management. The medical information releases entitle Anthem to access to medical records information at the PCP's office and specialist's office, and hospital inpatient records, outpatient records and records for other ancillary services provided to Members for purposes of quality management and utilization management. Anthem may also request copies of medical records. Members participating in studies will be asked to sign a special consent authorization form, prior to release of their data, when the data is to be used for purposes outside normal health care operations or when release of the data is allowed and/or required by state or federal law.

Risk Adjustments

Compliance with Federal Laws, Audits and Record Retention Requirements

Medical records and other health and enrollment information of Members must be handled under established procedures that:

- Safeguard the privacy of any information that identifies a particular Member;
- Maintain such records and information in a manner that is accurate and timely; and

- Identify when and to whom Member information may be disclosed.

In addition to the obligation to safeguard the privacy of any information that identifies a Member, Anthem Providers and Facilities are obligated to abide by all federal and state laws regarding confidentiality and disclosure for medical health records (including mental health records) and enrollee information.

Encounter Data for Risk Adjustment Purposes

Commercial Risk Adjustment and Data Submission: Risk adjustment is the process used by Health and Human Services ("HHS") to adjust the payment made to health plans under the Affordable Care Act ("ACA") based on the health status of the Members who are insured under small group or individual health plans compliant with the ACA (aka "ACA Compliant Plans"). Risk adjustment was implemented to pay health plans more accurately for the predicted health cost expenditures of Members by adjusting payments based on demographics (age and gender) as well as health status. Anthem, as a qualifying health plan, is required to submit diagnosis data collected from encounter and Claim data to HHS for purposes of risk adjustment. Because HHS requires that health plans submit all ICD10 codes for each beneficiary, Anthem also collects diagnosis data from the Members' medical records created and maintained by the Provider or Facility.

Under the HHS risk adjustment model, the health plan is permitted to submit diagnosis data from inpatient hospital, outpatient hospital and physician/qualified non-physician e.g. nurse PR actioner encounters only.

Maintaining documentation of Members' visits and of Members' diagnoses and chronic conditions helps Anthem fulfill its requirements under the Affordable Care Act. Those requirements relate to the risk adjustment, reinsurance and risk corridor, or "3Rs" provision in the ACA. To ensure that Anthem is reporting current and accurate Member diagnoses, Providers and Facilities may be asked to complete an Encounter Facilitation Form (also known as a SOAP note) for Members insured under small group or individual health benefit plans suspected of having unreported or out of date condition information in their records. Anthem's goal is to have this information confirmed and/or updated no less than annually. As a condition of the Facility or Provider's Agreement with Anthem, the Provider or Facility shall comply with Anthem's requests to submit complete and accurate medical records, Encounter Facilitation Forms or other similar encounter or risk adjustment data in a timely manner to Anthem, Plan or designee upon request. Providers and Facilities also agree to cooperate with Anthem's, or its designee's, requests to reach out to patients to request appointments or encounters so additional information can be collected to resolve any gaps in care (example - blood tests in certain instances) and to provide the updated and complete Member health information to Anthem to help it fulfill its requirements under the Affordable Care Act.

In addition to the above ACA related commercial risk adjustment requirements, Providers and Facilities also may be required to produce certain documentation for Members enrolled in Medicare Advantage or Medicaid.

RADV Audits

As part of the risk adjustment process, HHS will perform a risk adjustment data validation (RADV) audit in order to validate the Members' diagnosis data that was previously submitted by health plans. These audits are typically performed once a year. If the health plan is selected by HHS to participate in a RADV audit, the health plan and the Providers or Facilities that treated the Members included in the audit will be required to submit medical records to validate the diagnosis data previously submitted.

ICD-10 CM Codes

HHS requires that physicians use the ICD-10 CM Codes (ICD-10 Codes) or successor codes and coding practices services under ACA Compliant Plans. In all cases, the medical record documentation must support the ICD-10 Codes or successor codes selected and substantiate that proper coding guidelines were followed by the Provider or Facility. For example, in accordance with the guidelines, it is important for Providers and Facilities to code all conditions that co-exist at the time of an encounter and that require or affect patient care, treatment or management. In addition, coding guidelines require that the Provider or Facility code to the highest level of specificity which includes fully documenting the patient's diagnosis.

Medical Record Documentation Requirements

Medical records significantly impact risk adjustment because:

- They are a valuable source of diagnosis data;
- They dictate what ICD-10 Code or successor code is assigned; and
- They are used to validate diagnosis data that was previously provided to HHS by the health plans.

Because of this, the Provider and Facility play an extremely important role in ensuring that the best documentation practices are established.

HHS record documentation requirements include:

- Patient's name and date of birth should appear on all pages of record.
- Patient's condition(s) should be clearly documented in record.
- The documentation must show that the condition was monitored, evaluated, assessed/addressed or treated (MEAT), or there is evidence of treatment, assessment, monitoring or medicate, plan, evaluate, referral (TAMPER).
- The documentation describing the condition and MEAT or TAMPER must be legible.
- The documentation must be clear, concise, complete and specific.
- When using abbreviations, use standard and appropriate abbreviations. Because some abbreviations have different meanings, use the abbreviation that is appropriate for the context in which it is being used.
- Physician's/Qualified Non-Physician's signature, credentials and date must appear on record and must be legible.

Digital Applications

Anthem Provider Website

Anthem.com is a public website. **anthem.com**

Anthem designed the provider public website to make navigation easy and more useful for Providers and Facilities. The website holds timely and important information to assist providers when working

with Anthem. Go to **anthem.com** and select **For Providers** from the horizontal menu. On the **Providers Overview page**, select **Colorado**, if needed and choose content available.

Providers and Facilities can also subscribe for the Provider News to be notified when a newsletter is published. Newsletters are designed to educate Providers, Facilities and their staff on updates and notification of changes. To sign up go to **anthem.com**, Select **For Providers** and **Colorado** then scroll down and select **Read the Most Recent Provider News**. On the Provider Communications page select **Subscribe to Email.**

Some items that can be located from the Provider Home page or the horizontal menu include:

- Provider Resources
  - Forms and Guides
  - Policies, Guidelines & Manuals
  - Provider Maintenance
  - Pharmacy
  - Behavioral Health
  - Dental
  - Vaccination Resources
  - Find Care
  - Availity, EMR & Digital Solutions
- Claims
  - Claim Submission
  - Electronic Data Interchange (EDI)
  - Prior Authorization
  - Provider Appeals
- Patient Care
  - Enhanced Personal Health Care
  - Medicare Advantage
- Communications
  - News
  - Education and Training
  - Contact Us
- Join Our Network
  - Getting Started with Anthem
  - Credentialing
  - Employee Assistance Program (EAP)

Online Provider Directory & Demographic Data Integrity

Providers and Facilities are able to confirm their Network participation status by using the Find a Doctor/Find Care tool. A search can be done on a specific provider name or by viewing a list of local in-network Providers and Facilities using search features such as provider specialty, zip code, and plan type.

Online Provider Directory

Accessing the Online Provider Directory:

- Go to **anthem.com**
- Select the **Find Care** link at the top right of the page. Select **Nevada**.

Before directing a Member to another Provider or Facility, verify that the Provider or Facility is participating in the Member's specific network. ***Note***: The Member's Network Name should be on the lower right corner of the front of the Member's ID card.

To help ensure Members are directed to Providers and Facilities within their specific Network, utilize the Online Provider Directory one of the following ways:

- **Search as a Member**: Search by entering the Member's ID number (including the three-character prefix), or simply enter the three-character prefix by itself.
- **Search as a Guest**: Select **Basic Search as Guest**.

Providers and Facilities who have questions on their participation status listed in the online directory should contact the number on the back of the Member's ID card.

Updating Demographic Data with Anthem

It is critical that Members receive accurate and current data related to provider availability. Providers and Facilities must notify Anthem of any demographic changes. All requests must be received thirty (30) days **prior** to change/update. Any requests received within less than thirty (30) days' notice may be assigned a future effective date. Contractual terms may supersede effective date request.

IMPORTANT: If updates are not submitted thirty (30) days prior to the change, Claims submitted for Members may be the responsibility of the Provider or Facility.

Types of demographic data updates can include, but are not limited to:

- Accepting New Patients
- Address – Additions, Terminations, Updates (including physical and billing locations)
- Areas of Expertise (Behavioral Health Only)
- Email Address
- Handicapped Accessibility
- Hospital Affiliation and Admitting Privileges
- Languages Spoken
- License Number
- Name change (Provider/Organization or Practice)
- National Provider Identifier (NPI)
- Network Participation
- Office Hours/Days of Operation
- Patient Age/Gender Preference

- Phone/Fax Number
- Provider Leaving Group, Retiring, or Joining another Practice*
- Specialty
- Tax Identification Number (TIN) (must be accompanied by a W-9 to be valid)
- Termination of Provider Participation Agreement**
- Web Address

*To request participation for a new Provider or practitioner, even if joining an existing practice, Providers or practitioners must first begin the Application process. Go to **anthem.com**. Select **Providers**, and under the **Join our Network** heading select the **Getting Started with Anthem** link. Next, select **Begin Application**, and **Colorado,** if necessary.

**For notices of termination from an Anthem network, Providers and Facilities should refer to the termination clause in the Agreement for specific notification requirements. Allow the number of days' notice of termination from Anthem's network as required by the Agreement (e.g. 90 days, 120 days, etc.).

Providers contracted with Anthem should utilize Availity's Provider Demographic Management (PDM) application hosted on **Availity.com** to request changes to existing practice information.

Facilities providers should contact the assigned Contract Manager for your geographic area. Refer to the **Provider Contact List**, section "Non-Ancillary Contracting Team" on page 5.

Note: for chiropractors, acupuncturists, massage therapists, nutritionists/dieticians, please contact American Specialty Health at 800-972-4226.

For behavioral health providers, please visit the Carelon Behavioral Health site. **carelonbehavioralhealth.com/providers/join-our-network**

Submitting Provider demographic data requests and roster submissions through Roster Automation

Use the Provider Data Management (PDM) application on Availity Essentials to verify and initiate Provider demographic change requests for all professional and facility care Providers. **The PDM application is now the preferred intake tool for care Providers to submit demographic change requests, including submitting roster uploads.** If preferred, Providers may continue to utilize the Provider Enrollment application in Availity Essentials to submit requests to add new practitioners under existing groups for available provider types.

Within the PDM application, Providers have the choice and flexibility to request data updates via the standard PDM experience or by submitting a spreadsheet via a roster upload.

Roster Automation is our new technology solution designed to streamline and automate provider data additions, changes, and terminations that are submitted using a standardized Microsoft Excel document. Any provider, whether an individual provider/practitioner, group, or facility, can use Roster Automation today. If any roster data updates require credentialing, your submission will be routed appropriately for further action.

The resources for this process are listed below and available on our website. Visit **anthem.com**, then under **For Providers**, select **Forms and Guides**. The **Roster Automation Rules of Engagement** and **Roster Automation Standard Template** appear under the Digital Tools category.

- **Roster Automation Rules of Engagement**: Is a reference document, available to ensure error-free submissions, driving accurate and more timely updates through automation.
- **Roster Automation Standard Template:** Use this template to submit your information. More detailed instructions on formatting and submission requirements can also be found on the first tab of the Roster Automation Standard Template (*User Reference Guide*).
- Upload your completed roster via the Availity PDM application.

Accessing PDM Application

Log onto **Availity.com** and select **My Providers** > **Provider Data Management** to begin the attestation process. If submitting a roster, find the TIN/business name for which you want to verify and update information. Before you select the TIN/business name, select the three-bar menu option on the right side of the window, and select **Upload Rosters** and follow the prompts.

Availity Administrators will automatically be granted access to PDM. Additional staff may be given access to **Provider Data Management** by an administrator. To find your administrator, go to **My Account Dashboard > My Account > Organization(s) > Administrator Information**.

Exclusions:

- Behavioral Health providers contracted with Carelon Behavioral Health who will continue to follow the process for demographic requests and/or roster submissions, as outlined by Carelon Behavioral Health.
- Any specific state mandates or requirements for provider demographic updates.

Availity Essentials

We offer digital solutions to enhance collaboration and streamline interactions with Anthem, helping to eliminate complexities and improve transparency, traceability, and the entire experience for Providers and Facilities.

Availity Essentials is available to all Providers and Facilities:

- **Multi-payer access:** Users can access data from Anthem Medicare, Medicaid and other Commercial insurers. See **Availity.com** for a full list of payers.
- **No charge:** Anthem transactions are available at no charge to Providers and Facilities.
- **Standard responses:** Responses from multiple payers returned in the same format and screen layout, providing users with consistency across payers.
- **Compliance:** Availity Essentials is compliant with all Health Insurance Portability and Accountability Act (HIPAA) regulations.
- **Accessibility:** Availity Essentials functions are available 24/7 from any computer with Internet access.

Availity Essentials simplifies the way we work together through these applications and processes:

- **Eligibility and Benefits application:** Access current Member coverage, benefits information and Member's digital ID cards. Use the Patient Registration tab to access Eligibility and Benefits.
- **Submit Claims:** Use either the Claims & Payments application or EDI gateway.

- **Claims Status application:** Monitor claim status, submit documents, and file claims disputes online. Access Claims Status from the Claims & Payments tab.
- **Authorizations:** Submit for medical or behavioral health inpatient or outpatient services, file appeals and track authorization cases. Access the Authorization from the Patient Registration tab.
- **Provider Data Management:** Update demographic information digitally. Access the Provider Data Management application through the My Providers tab.
- **Roster Automation:** Use standardized forms, identify necessary changes, and update the demographic system seamlessly.
- **Remittance Advice:** View, print, or save a copy of remittance advice through the Claims Status application or through Remittance Inquiry in Payer Spaces
- **Clinical Documentation Lookup Application:** Search our Medical Policies by CPT code to view a list of documents needed to process your Claim.

Additional digital methods of engagement include:

- **Carelon Medical Benefits Management:** Access link to pre-certification requests and inquiries for specific services and access the OptiNet Survey when applicable at providerportal.com.
- **Medical Attachments:** Submit supporting documentation including medical records for initial, pended or denied claims through Availity.com. From the Claims & Payments tab, select Claim Status, submit a claim status inquiry and use the Submit Attachments link from a successful response. Use the Medical Attachments functions to submit an itemized bill electronically through the EDI 275 transaction. For Providers and Facilities registered in Medical Attachments through Availity.com, receive digital notifications about additional documents needed for claims processing through Digital RFAI.
- **Member Certificate Booklet:** View a local plan Member's certificate of coverage online, where available. From Availity.com select the Patient Registration tab to access Eligibility and Benefits. The Certificate of Coverage link will be at the top of the page of a successful eligibility and benefits transaction, if available in your Anthem market.
- **Secure Messaging**: Claim status is available through the Claims & Payments application. If you have Claims questions that require additional clarification, Secure Messaging may be available. From a successful Claim status transaction, select the Secure Messaging link to submit a question on the Claim. From Availity.com, go to Payer Spaces, select the payer then use the Resources Tab to access Secure Messaging responses.

Payer Spaces

To access Anthem specific applications, use **Payer Spaces** in Availity.com:

- **Alerts Hub:** Primary Care Providers (PCPs) can receive timely information about their patients including admission, discharge and transfer (ADT) and against medical advice discharge notifications.
- **Authorization Look Up Tool:** Determine if an authorization is needed for a commercial Member for a specific outpatient medical or behavioral health service.

- **Chat with Payer:** When the information is not available through self-service on Availity.com, Providers and Facilities can chat with an online representative about prior authorizations, appeals, Claims, eligibility, benefits and more.
- **Clear Claim Connection:** Research procedure code edits and receive edit rationale.
- **Custom Learning Center:** Access payer-specific educational materials.
- **Fee Schedule:** Retrieves professional office-based contracted price information for patient services.
- **Patient360**: A robust picture of a Member's health and treatment history, including gaps in care and care reminders.
- **Preference Center:** A resource for Providers and Facilities to share correspondence preferences related to specific transactions, for example, prior authorization decision letters and PCPs patient event notifications.
- **Provider Digital RFAI Progress Dashboard:** For Providers and Facilities enrolled in Medical Attachments and using the Attachments Dashboard to receive digital notifications when additional documentation is needed to process Claims, use this Dashboard to show your organization's attachment performance.
- **Provider Online Reporting**: Access proprietary Provider and Facility specific reports such as Member rosters and Provider Contract and Fee Schedule notifications.
- **Provider Enrollment:** Submit an online request to join Anthem's provider network.
- **Remittance Inquiry**: View imaged copies of the Anthem paper remits up to twenty-four (24) months in the past.

Getting Started and Availity Essentials Training

To register for access to Availity Essentials, go to **Availity.com/providers/registration-details/**. For additional assistance in getting registered, contact Availity Client Services at 1-800-AVAILITY (282-4548).

After logging into Availity Essentials, Providers and Facilities have access to many resources to help jumpstart learning, including free and on-demand training, frequently asked questions, comprehensive help topics and other resources. Availity Essentials also offers onboarding modules for new Administrators and Users.

From **Availity.com** select Help & Training (from the top navigation menu on the Availity Essentials home page), then select Get Trained, and type "*onboarding*" in the search catalog field.

Availity Essentials Training for Anthem-specific tools

Learn about Anthem-specific applications through the Custom Learning Center. From Payer Spaces, select Applications to access the Custom Learning Center for presentations and reference guides. Find additional learning opportunities through the Provider Learning Hub. To visit the Anthem version of the Provider Learning Hub, go to your public provider site and select the Provider Learning Hub link located with Availity information.

Organization Maintenance

To update Administrator or Organization information:

- To replace the Administrator currently on record with Availity Essentials, call Availity Client Services at **1-800-AVAILITY (282-4548)**.
- An Administrator can use the Maintain Organization feature on Availity to maintain the organization's demographic information, including address, phone number, tax ID, and NPI updates. Any changes made to this information automatically applies to all users associated with the organization and affects only the registration information on Availity Essentials.

Support

Submit a support ticket for additional help or technical difficulties through Availity Essentials:

1. Log onto Availity.com
2. Select Help & Training to access Availity Support
3. Select organization then select **Continue**
4. Select **Contact Support** from the top menu bar then **Create Case**

Provider and Facility Digital Guidelines

Anthem understands that working together digitally streamlines processes and optimizes efficiency. We developed the Provider and Facility Digital Guidelines to outline our expectations and to fully inform Providers and Facilities about our digital platforms.

Anthem expects Providers and Facilities will utilize digital tools unless otherwise mandated by law or other legal requirements.

Digital guidelines establish the standards for using secure digital Provider platforms (websites) and applications when transacting business with Anthem. These platforms and applications are accessible to both participating and nonparticipating Providers and Facilities and encompass Availity.com, electronic data interchange (EDI), electronic medical records (EMR) connections and business-to-business (B2B) desktop integration.

The Digital Guidelines outline the digital/electronic platforms Anthem has available to participating and nonparticipating Providers and Facilities who serve its members. The expectation of Anthem is based on our contractual agreement that Providers and Facilities will use these digital platforms and applications, unless otherwise mandated by law or other legal requirements.

Digital and/or electronic transaction applications are accessed through these platforms:

- Availity EDI Clearinghouse
- B2B application programming interfaces (APIs)
- EMR connections

Digital guidelines available through Availity Essentials include:

- Acceptance of digital ID cards
- Eligibility and benefit inquiry and response
- Prior authorization submissions including updates, clinical attachments, authorization status, and clinical appeals
- Claim submission, including attachments

- Claim status
- Remittances and payments
- Provider enrollment
- Demographic updates

Additional digital applications available to Providers and Facilities include:

- Pharmacy prior authorization drug requests
- Services through Carelon Medical Benefits Management
- Services through Carelon Behavioral Health

Anthem expects Providers and Facilities transacting any of the above functions and processes to use available digital and/or electronic self-service applications in lieu of manual channels (paper, mail, fax, call, chat, etc.). All channels are consistent with industry standards. All EDI transactions use version 5010.

Note: *As a mandatory requirement, all trading partners must currently transmit directly to the Availity EDI gateway and have an active Availity Trading Partner Agreement in place. This includes Providers and Facilities using their practice management software and clearinghouse billing vendors.*

Providers who do not transition to digital applications may experience delays when using non-digital methods such as mail, phone, and fax for transactions that can be conducted using digital applications.

Section 1: Accepting digital ID cards

As our members transition to digital Member ID cards (in some markets), Providers and Facilities may need to implement changes in their processes to accept this new format. Anthem expects that Providers and Facilities will accept the digital version of the Member identification card in lieu of a physical card when presented. If Providers and Facilities require a copy of a physical ID card, Members can email a copy of their digital card from their smartphone application, or Providers and Facilities may access it directly from Availity Essentials through the Eligibility and Benefits Inquiry application.

Section 2: Eligibility and benefits inquiry and response

Providers and Facilities should leverage these Availity clearinghouse hosted channels for electronic eligibility and benefit inquiry and response:

- EDI transaction: X12 270/271 – eligibility inquiry and response:
    - Anthem supports the industry standard X12 270/271 transaction set for eligibility and benefit inquiry and response as mandated by HIPAA.
- Availity Essentials:
    - The Eligibility and Benefits Inquiry verification application allows Providers and Facilities to key an inquiry directly into an online eligibility and benefit look-up form with real-time responses.
- Provider desktop integration via B2B APIs:

- Anthem has also enabled real-time access to eligibility and benefit verification APIs that can be directly integrated within participating vendors' practice management software, revenue cycle management software and some EMR software. Contact Availity for available vendor integration opportunities.

Section 3: Prior authorization submission, attachment, status, and clinical appeals.

Providers and Facilities should leverage these channels for prior authorization submission, status inquiries and to submit electronic attachments related to prior authorization submissions:

- EDI transaction: X12 278 – prior authorization and referral:
  - Anthem supports the industry standard X12 278 transaction for prior authorization submission and status inquiry as mandated per HIPAA.
- EDI transaction: X12 275 – patient information, including HL7 payload for authorization attachments:
  - Anthem supports the industry standard X12 275 transaction for electronic transmission of supporting authorization documentation including medical records via the HL7 payload.
- Availity Essentials:
  - Authorization applications include the Availity Essentials multi-payer Authorization and Referral application and the Interactive Care Reviewer (ICR) for authorization submissions not accepted through Availity Essentials' multi-payer application.
  - Both applications enable prior authorization submission, authorization status inquiry and the ability to review previously submitted authorizations.
- Provider desktop integration via B2B APIs:
  - Anthem has enabled real-time access to prior authorization APIs, which can be directly integrated within participating vendors' practice management software, revenue cycle management software and some EMR software. Contact Availity for available vendor integration.

Section 4: Claims: submissions, Claims payment disputes, attachments, and status

<u>Claim submissions status and Claims payment disputes</u>

Providers and Facilities should leverage these channels for electronic Claim submission, attachments (for both pre- and post-payment) and status:

- EDI transaction: X12 837 – professional, institutional, and dental Claim submission (version 5010):
  - Anthem supports the industry standard X12 837 transactions for all fee-for-service and encounter billing as mandated per HIPAA.
  - 837 Claim batch upload through EDI allows Providers and Facilities to upload a batch/file of Claims (must be in X12 837 standard format).
- EDI transaction: X12 276/277 – Claim status inquiry and response:
  - Anthem supports the industry standard X12 276/277 transaction set for Claim status inquiry and response as mandated by HIPAA.
- Availity Essentials – Claims & Payments application

- The Claims & Payments application enables Providers and Facilities to enter a Claim directly into an online Claim form and upload supporting documentation for a defined Claim.
- Claim Status application enables Providers and Facilities to access online Claim status. Access the Claim payment dispute tool from Claim Status. Claims Status also enables online Claim payment disputes in most markets and for most Claims. It is the expectation of Anthem that electronic Claim payment disputes are adopted when and where it is integrated.

- Provider desktop integration via B2B APIs:
  - Anthem has also enabled real-time access to Claim status via APIs, which can be directly integrated within participating vendor's practice management software, revenue cycle management software and some EMR software. Contact Availity for available vendor integration.

Claim attachments

Providers and Facilities should leverage these channels for electronic Claim attachments from Availity.com:

- EDI transaction: X12 275 – patient information, including HL7 payload attachment:
  - Anthem supports the industry standard X12 275 transaction for electronic transmission of supporting Claims documentation including medical records via the HL7 payload.
- Availity Essentials – Claim Status application
  - Claim Status application enables Providers and Facilities to digitally submit supporting Claims documentation, including medical records, directly to the Claim.
  - Digital Request for Additional Information (Digital RFAI) – the Medical Attachments application on Availity Essentials enables the transmission of digital notifications when additional documentation including medical records are needed to process a Claim.

Section 5: Electronic remittance advice and electronic Claims payment

Electronic remittance advice

Electronic remittance advice (ERA) is an electronic data interchange (EDI) transaction of the explanation of payment of your Claims. Anthem supports the industry standard X12 835 transaction as mandated per HIPAA.

Providers and Facilities can register, enroll and manage ERA preference through **Availity.com**. Printing and mailing remittances will automatically stop thirty (30) days after the ERA enrollment date.

- Viewing an ERA on Availity Essentials is under Claims & Payments, Remittance Viewer. Features of remittance viewer, include the ability to search a two (2) year history of remittances and access the paper image.
- Viewing a portable document format (PDF) version of a remit is under Payer Spaces which provides a downloadable PDF of the remittance.

To stop receiving ERAs for Claims, contact Availity Client Services at **1-800-AVAILITY** (282-4548).

To re-enable receiving paper remittances, contact Provider Services.

Electronic Claims payment

Electronic Claims payment is a secure and fast way to receive payment, reducing administrative processes. There are several options to receive Claims payments electronically.

- **Electronic Funds Transfer (EFT)**

  Electronic funds transfer (EFT) uses the automated clearinghouse (ACH) network to transmit healthcare payments from a health plan to a Provider's or Facility's bank account at no charge for the deposit. Health plans can use a Provider's or Facility's banking information only to deposit funds, not to withdraw funds. The EFT deposit is assigned a trace number (TRN) to help match the payment to the correct 835 electronic remittance advice (ERA), a process called reassociation.

  To enroll in EFT: Providers and Facilities can register, enroll, and manage account changes for EFT through EnrollSafe at **enrollsafe.payeehub.org**. EnrollSafe enrollment eliminates the need for paper registration. EFT payments are deposited faster and are generally the lowest cost payment method. For help with enrollment, use this convenient **EnrollSafe User Reference Manual**.

  To disenroll from EFT: Providers and Facilities are entitled to disenroll from EFT. Disenroll from EFT payments through EnrollSafe at **enrollsafe.payeehub.org**.

- **Virtual Credit Card (VCC)**

  For Providers and Facilities who don't enroll in EFT, and in lieu of paper checks, Anthem is shifting some reimbursements to virtual credit card (VCC). VCC allow Providers and Facilities to process payments as credit card transactions. Check with your merchant processor regarding standard transaction fees that will apply.

  Note that Anthem may receive revenue for issuing a VCC.

  Opting out of virtual credit card payment. Providers and Facilities are entitled to opt out of electronic payment. To opt out of virtual credit card payment, there are two (2) options:

  - Enrolling for EFT payments automatically opts you out of virtual credit card payments. To receive EFT payments instead of virtual credit cards payments, enroll for EFT through EnrollSafe at **enrollsafe.payeehub.org**.

    OR

  - To opt out of virtual credit card payments, call **800-833-7130** and provide your taxpayer identification number.

- **Zelis Payment Network (ZPN) electronic payment and remittance combination**

  The Zelis Payment Network (ZPN) is an option for Providers and Facilities looking for the additional services Zelis can offer. Electronic payment (ACH or VCC) and Electronic Remittance Advice (ERA) via the Zelis portal are included together with additional services. For more information, go to **Zelis.com**. Zelis may charge fees for their services.

  Note that Anthem may receive revenue for issuing ZPN.

  ERA through Availity is not available for Providers and Facilities using ZPN.

To disenroll from ZPN payment, there are two (2) options:

- Enrolling for EFT payments automatically removes you from ZPN payments. To receive EFT payments instead of ZPN payments, enroll for EFT through EnrollSafe at **enrollsafe.payeehub.org**.

  OR

- To disenroll from ZPN payments, update your Zelis registration on the Zelis provider portal or contact Zelis at **877-828-8770**.

Not being enrolled for EFT, VCC, or ZPN will result in paper checks being mailed.

Provider Participation

Provider Enrollment through Availity

Digital provider enrollment (DPE) is a tool in Availity available for **professional practitioners only.** With this tool, practitioners can:

- Apply to add new practitioners to an already contracted group
- Apply and request a provider agreement to enroll a new group of practitioners
- Apply to enroll as an individual provider
- Monitor submitted application status in real-time with a digital dashboard

The system pulls in all your professional and practice details from Council for Affordable Quality Healthcare (CAQH) ProView to populate the information Anthem needs to complete the enrollment process — including credentialing, claims, and directory administration. The online enrollment application guides the applicant through the process.

To access the provider enrollment application, log onto **Availity.com** and select Payer Spaces > Anthem > Applications > Provider Enrollment to begin the enrollment process.

For organizations already using Availity, your administrator(s) will automatically be granted access to the provider enrollment tool. Staff using the provider enrollment tool need to be granted the user role Provider Enrollment by an administrator. To find yours, go to My Account Dashboard > My Account > Organization(s) > Administrator Information.

Note: Providers and Facilities who submit rosters or have delegated agreements will continue to use the existing enrollment process in place.

Credentialing

Credentialing is the process Anthem uses to evaluate healthcare practitioners and health delivery organizations (HDOs) to provide care to Members to help ensure Anthem's standards of professional conduct and competence are met. Anthem's Credentialing Program Summary includes a complete list of the provider types within Anthem's credentialing scope. The credentials of health care practitioners and HDOs are evaluated according to Anthem's criteria, standards, and requirements as set forth in our Program Summary and applicable state and federal laws, regulatory, and accreditation

requirements. Anthem retains discretion to amend, change or suspend any aspect of Anthem's Credentialing Program, and the Program Summary is not intended to create rights on the part of practitioners or HDOs who seek to provide healthcare services to Members. Anthem further retains the right to approve, suspend, or terminate individual practitioners and HDOs in those instances where it has delegated credentialing decision-making.

Anthem's Credentialing Program also includes the recredentialing process which incorporates re-verification and the identification of changes in the practitioner's or HDO's credentials that may reflect on the practitioner's or HDO's professional conduct and competence. This information is reviewed in order to assess whether practitioners and HDOs continue to meet Anthem credentialing standards. All applicable practitioners and HDOs in Anthem's network within the scope of the Credentialing Program are required to be recredentialed every three (3) years unless otherwise required by applicable state contract or state regulations. Additional information regarding Anthem's Credentialing Program can be found in the Program Summary, which applicable terms are incorporated into this Manual by reference," available on anthem.com. Go to anthem.com, Select **For Provider** and then **Credentialing** under **Join Our Network**, select **Colorado** if needed, then select the **Program Summary** under the question, **Who do we Credential?**

Standards of Participation

Anthem contracts with many types of providers that do not require credentialing as described in the **Credentialing Program Summary** available on anthem.com. However, to become a Network/ Participating Provider or Facility, certain standards of participation still must be met. In addition to the insurance requirements listed in the Legal and Administrative Requirements section of this manual, and standards of participation and accreditation requirements outlined in the Provider Agreement, the chart below outlines requirements that must be met in order to be considered for contracting as a Network/Participating Provider or Facility in one of these specialties:

Provider	Standards of Participation
Ambulance (Air & Ground)	Medicare Certification/State Licensure
Ambulatory Event Monitoring	Medicare Certification
Convenient Care Centers (CCCs)/Retail Health Clinics (RHC)	DNV/NIAHO, UCAOA, TJC
Durable Medical Equipment	TJC (JCAHO), CHAP, ACHC, (HQAA) Medicare Certification, The Compliance Team
Hearing Aid Supplier	State Licensure
Immunization Clinic	CDC Certification Pharmacy License, Medicare Certification
Orthotics & Prosthetics	TJC, CHAP, The American Board for Certification in Orthotics, Prosthetics & Pedorthics (ABC) or Board of Certification/Accreditation (BOC) Ocularist: National Examining Board of Ocularists NEBO Preferred) Medicare Certification
Private Duty Nursing	TJC, CHAP, CTEAM, ACHC, or DNV/NIAHO

Note: This is only a representative listing of provider types that do not require formal credentialing. For questions about whether a Provider or Facility is subject to the formal credentialing process or the applicable standards of participation for a provider type, contact Network Management.

Eligibility

Member Health Plan ID Cards

Anthem provides health plan ID cards to all Anthem Members with each visit, ask Members for the most current copy of their health plan ID card.

Samples of Member Health Plan ID Cards are available within the Networks Overview document.

Go to **anthem.com**, and select **For Providers**. Under the *Provider Resources* heading, select **Forms and Guides**. Search for **Networks Overview**.

Verifying Member Coverage

Member health plan ID cards include information about verifying Member eligibility. Possession of a health plan ID card does not guarantee that the person is an eligible Member. Verify eligibility and benefits either online through the Availity web portal, or through customer service at the number on the back to the Member's ID card.

Claims Submission

Electronic Claims Submissions

Providers and Facilities are expected to submit Claims electronically whenever possible. Claims must be submitted within the timely filing timeframe specified in the Provider or Facility Agreement. Refer to the *Electronic Data Interchange (EDI)* section in this Manual for more details about electronic submissions, and to learn more about how EDI can work for Providers and Facilities.

Recommended Fields for Electronic 837 Professional (837P) and Institutional (837I) Health Care Claims

Reference the Transaction Specific Companion Documents available on the EDI webpage. Go to **anthem.com/edi**. Select **Colorado**, scroll to **Companion Guide**, Select **Review the Guide**, then see the appropriate link under the *Section B: Transaction-specific Documents* heading.

For instructions on connecting and submitting to the Availity Essentials EDI Gateway, review the **Availity Essentials Batch Companion Guide**.

Claim Submission Filing Tips

Eliminate processing delays and unnecessary correspondence with these Claim filing tips:

Ambulatory Surgical Centers

When billing revenue codes, always include the CPT or HCPCS code for the surgery being performed. This code is required to determine the procedure, and including it on the Claim helps Anthem process the Claim correctly and more quickly. Ambulatory surgical Claims must be billed on a CMS-1500 (Form 1500 [02-12]) or CMS-1450 (UB04), as indicated in the Agreement.

Ancillary Filing Guidelines

- **Ambulance Claims**
  - Include the Point of Pickup (POP) ZIP Code for all ambulance (including air ambulance) Claims, both institutional outpatient and professional.
  - Ground or independently contracted ambulance Providers should file the Claims to the plan whose service area the Point of Pickup (POP) ZIP Code is located.
  - Air Ambulance Providers contracted through a facility and submitting services on UB-04 CMS 1450 (facility claim forms), should file claims to the Plan whose service area matches the facility (local Plan).
  - The POP (Point of Pick-up) ZIP Code should be submitted as follows:
    - *Professional Claims* – for CMS-1500 submitters: the POP ZIP code is reported in field 23 or 54
    - *Institutional outpatient Claims* – for UB submitters: the Value Code of 'A0' (zero), and the related ZIP Code of the geographic location from which the beneficiary was placed on board the ambulance, should be reported in the Value Code Amount field and billed with the appropriate revenue 54x codes.
- **Durable/Home Medical Equipment and Supplies**

  Durable/Home Medical Equipment and Supplies (D/HME) is determined by the Provider specialty code in the Provider file, not by CPT codes.
  - Delivered to patient's home – File the Claim to the Plan in the service area where the item was sent/delivered.
  - Purchased at retail store – File the Claim to the Plan in the service area where the retail store is located.
- **Home Infusion Therapy – Services and Supplies**

  File the Claim with the Plan in the service area where the services are rendered or the supply was delivered. Examples:
  - If services are rendered in a Member's home, Claims should be sent to the Plan in the Member's state.
  - If Supplies are delivered to the Member's home, Claims should be sent to the Plan in the Member's state.
- **Independent Clinical Laboratory Claims**
  - File the Claim to the Plan in the service area where the specimen was drawn, as determined by the referring Provider's location (based on NPI)

- Independent lab Claims are determined by the place of service 81.
- Unless exempted by state or other legal guidelines, Anthem requires the CLIA number to be included on each Claim billed for laboratory services by any Provider or Facility performing tests covered by CLIA. Anthem requires the CLIA identification number to be submitted based on the applicable method below:
    - ASC X12 837 professional Claim
    - Claim format REF segment as REF02, with qualifier of "X4" in REF01
    - Field 23 of the paper CMS-1500

- **Specialty Pharmacy Claims**
    - File the Claim to the plan in the service area where the referring provider is located (based on NPI).
    - Specialty pharmacy Claims are determined by the provider specialty code in the provider file, not by CPT codes.

CPT Coding

The most current version of the CPT® Professional Edition manual is considered by Anthem as the industry standard for accurate CPT and modifier coding.

Duplicate Claims

Providers and Facilities should refrain from submitting a Claim multiple times to avoid potential duplicate denials. Providers or Facilities can check the status of Claims via Availity Essentials. From the Claims & Payments tab select Claims Status.

Late Charges

Late charges for Claims previously filed can be submitted electronically. Providers and Facilities must reference the original Claim number when submitting a corrected electronic Claim. If attachments are required, submit them using the PWK attachment face sheet. See Electronic Data Interchange website for instructions at **anthem.com/edi**.

Late charges for Claims previously filed can be submitted via paper. Type of bill should contain a five (5) in the third position of the TOB (ex: 135). A late billing should contain ONLY the additional late charges. Providers and Facilities should also advise the original Claim number to which the late charges should be added.

Maternity Delivery Claims

Delivery procedure codes reported on a professional Claim (procedure codes: 59612, 59620, 59400, 59410, 59515, 59614, 59622, 59510, 59610, or 59618) must be submitted with the appropriate Z3A diagnosis code indicating the baby's gestational age.

National Drug Codes (NDC)

See separate subsection titled *National Drug Codes*.

Negative Charges

When filing Claims for procedures with negative charges, don't include these lines on the Claim. Negative charges often result in an out-of-balance Claim that must be returned to the provider for additional clarification.

Not Otherwise Classified ("NOC") Codes

- When submitting Not Otherwise Classified (NOC) codes follow these guidelines to avoid possible Claim processing delays:
- If the NOC is for a drug, include the drug's name, dosage NDC number and number of units.
- If the NOC is not a drug, include a specific description of the procedure, service or item.
- If the item is durable medical equipment, include the manufacture's description, model number and purchase price if rental equipment.
- If the service is a medical or surgical procedure, include a description on the Claim and submit medical record/and the operative report (if surgical) that support the use of an NOC and medical necessity for the procedure.
- If the NOC is for a laboratory test, include the specific name of the laboratory test(s) and/or a short descriptor of the test(s)

Note: NOC codes should only be used if there are no appropriate listed codes available for the item or service. Descriptions should be include in the shaded area for item 24 on professional Claim forms, or locator 43 on facility Claim forms.

Occurrence Dates

When billing facility Claims, make sure the surgery date is within the service from and to dates on the Claim. Claims that include a surgical procedure date that falls outside the service from and to dates will be returned to the provider.

Other Insurance Coverage

When filing Claims with other insurance coverage, ensure the following fields are completed and that a legible copy of the Explanation of Benefits (EOB) from the other insurance coverage is attached to the Claim:

- CMS-1500 Fields:
  - Field 9: Other insured's name
  - Field 9a: Other insured's policy or group number
  - Field 9b: Other insured's date of birth
  - Field 9c: Employer's name or school name (not required in EDI)
  - Field 9d: Insurance plan name or program name (not required in EDI)
- UB-04 CMS-1450 Fields:
  - Field 50a-c: Payer Name
  - Field 54a-c: Prior payments (if applicable)

<u>Including Explanation of Medicare Benefits (EOMB) or other payer Explanation of Benefits (EOB):</u>

When submitting a CMS Form 1500 (02-12) or CMS-1450 (UB04) Claim form with an Explanation of Medicare Benefits (EOMB) attached, the EOMB should indicate Medicare's Assignment. When submitting a CMS Form 1500 (02-12) or CMS-1450 (UB04) Claim form with an Explanation of Medicare Benefits (EOMB) or other payer Explanation of Benefits (EOB) attached, the EOMB or EOB should match each service line and each service line charge submitted on the CMS Form 1500 (02-12) or CMS-1450 (UB04).

Preventive Colonoscopy – correct coding

Anthem allows for preventive colonoscopy in accordance with state mandates. Colonoscopies which are undertaken as a SCREENING colonoscopy, during which a polyp/tumor or other procedure due to an abnormality are discovered, should be covered under benefits for Preventive Services. This has been an area of much confusion in billing by Providers or Facilities of services. Frequently the Provider and Facility will bill for the CPT code with an ICD-10 diagnosis code corresponding to the pathology found rather than the "Special screening for malignant neoplasms, of the colon".

CMS has issued guidance on correct coding for this situation and states that the ICD-10 diagnosis code Z12.11 (Encounter for screening for malignant neoplasm of colon) should be entered as the primary diagnosis and that the ICD-10 diagnosis code for any discovered pathology should be entered as the secondary diagnosis on all subsequent Claim lines.

Anthem endorses this solution for this coding issue as the appropriate method of coding to ensure that the Provider or Facility receives the correct reimbursement for services rendered and that Members receive the correct benefit coverage for this important service.

Type of Billing Codes

When billing Facility Claims, ensure the type of bill coincides with the revenue code(s) billed on the Claim. For example, if billing an outpatient revenue code, the type of bill must be for outpatient services.

Claim Inquiry/Adjustment Filing Tips

The different types of Claim inquiries should be handled in separate ways depending on what is being requested. Here are some examples:

- **Claim Inquiry:** A question about a Claim or Claim payment is called an inquiry. Claim Inquiries do not result in changes to Claim payments, but the outcome of the Claim Inquiry may result in the initiation of the Claim Payment Dispute. In other words, once the Provider or Facility receives the answer to the Claim Inquiry, the Provider or Facility may opt to begin the Claim Payment Dispute process. Providers and Facilities can Chat with Payer or send a Secure Message through Availity Essentials. If Providers or Facilities are unable to utilize Availity Essentials for the inquiry, they can call the number on the back of the Member ID Card and select the *Claims* prompt. For further details on Secure Messaging, reference the *Availity Essentials* section in this Manual.
- **Claim Correspondence:** Claim Correspondence is when Anthem requires more information to finalize a Claim. Typically, Anthem makes the request for this information through the Explanation of Payment ("EOP"). The Claim or part of the Claim may be denied, but it is only because more information is required to process the Claim. Once the information is received, Anthem will use it to finalize the Claim. To upload the requested documentation from Availity.com, select the Claims & Payments tab to access Claims Status. Enter the necessary information to locate the claim and use the Submit Attachments button to upload requested documentation. Providers registered in the Medical Attachments application will receive digital notifications when additional documentation is needed. Use the My Providers tab to access Enrollments Center to register for the Medical Attachments application.
- **Clinical / Medical Necessity Appeals:** Information about an appeal regarding a clinical decision denial, such as an authorization or Claim that has been denied as not medically necessary, experimental/investigational. For more information, refer to the *Provider Complaint*

and Dispute Resolution (Appeals) Process or the *Appeals Process on Behalf of a Member* sections within this Manual.

- **Claim Payment Disputes:** When you have additional documentation to support a claim, you can dispute a claim decision from the Claims Status application on Availity.com. From the Claims & Payments tab, select the Claims Status application to enter the information requested to access the claim and to file the digital dispute.
- **Precertification/Prior Authorization Disputes:** Precertification/prior authorization disputes should be handled via the process detailed in the letter received from the precertification department. If Providers or Facilities disagree with a clinical decision follow the directions detailed in the letter. A precertification/prior authorization appeal can be submitted through the digital prior authorization application on Availity.com. Select the Patient Registration tab to access Authorizations & Referrals. Sending precertification/prior authorization requests or appeals to the provider correspondence address may delay responses.
- **Corrected Claims:** Submit a corrected Claim only when updating information on the Claim form. Access your claim on Availity.com through the Claims & Payments tab. If the inquiry is about the way the Claim processed refer to the prior sections. If Providers or Facilities have corrections to be made to the Claim submit them according to the Corrected Claim Guidance below.

Proof of Timely Filing

Claims must be submitted within the timely filing timeframe specified in the Provider or Facility Agreement. All additional information reasonably required by Anthem to verify and confirm the services and charges must be provided on request. **Claims submitted after the timely filing period expires will be denied, unless proof of timely filing can be demonstrated according to the guideline listed below.**

Waiver of the timely filing requirement is only permitted when Anthem has received documentation indicating the Member, Provider or Facility originally submitted the claim within the applicable timely filing period.

The documentation submitted **must** indicate the Claim was originally submitted before the timely filing period expired.

Acceptable documentation includes the following:

1. A copy of the Claim with a **computer-printed filing date** (a handwritten date isn't acceptable)
2. An original fax confirmation specifying the Claim in question and including the following information: date of service, amount billed, Member name, original date filed with Anthem and description of the service
3. The Provider or Facility's billing system printout showing the following information: date of service, amount billed, Member name, original date filed with Anthem and description of the service.

   If the Provider or Facility doesn't have an electronic billing system, approved documentation is a copy of the Member's chart indicating the billed date and/or a copy of the billing records indicating the billed date, and the information listed above.
4. If the Claim was originally filed electronically, a copy of Anthem's electronic Level 2 or the respective clearinghouse's acceptance/rejection claims report is required; a copy can be

obtained from the Provider or Facility's EDI vendor, EDI representative or clearinghouse representative. The Provider or Facility also must demonstrate that the Claim and the Member's name are on the original acceptance/rejection report.

Note: When referencing the acceptance/reject report, the Claim must show as accepted to qualify for proof of timely filing. Any rejected Claims must be corrected and resubmitted within the timely filing period.

5. A copy of the Anthem letter requesting additional Claim information showing the date information was requested.

Appeals for Claims denied for failing to meet timely filing requirements must be submitted to Anthem **in writing**. An appeal can be submitted through the Claims Status application on Availity.com. Supporting documentation noted above is required in order to submit a digital claim dispute related to a timely filing requirement. Anthem doesn't accept appeals over the phone.

Corrected Claim Guidance

When submitting a correction to a previously submitted Claim, submit the entire Claim as a replacement Claim if Providers or Facilities have omitted charges or changed Claim information (i.e., diagnosis codes, procedure codes, dates of service, etc.) including all previous information and any corrected or additional information. To correct a Claim that was billed to Anthem in error, submit the entire Claim as a void/cancel of prior Claim. If there is a zero Member, Provider or Facility liability, then a new Claim is needed instead of a corrected Claim.

Regarding paper claims: Claims originally filed on paper are accessible through Availity.com. Submit replacement, void/canceled claims through Availity.com following the instructions below for digital submission. Do not use the paper submission process unless there is a specific reason for filing a paper claim correction.

Type	Professional Claim	Institutional Claim
EDI	To indicate the Claim is a replacement Claim: • In element CLM05-3 "Claim Frequency Type Code" • Use Claim Frequency Type 7	To indicate the Claim is a replacement Claim: • In element CLM05-3 "Claim Frequency Type Code" • Use Claim Frequency Type 7
	To confirm the Claim which is being replaced: • In Segment "REF – Payer Claim Control Number" • Use F8 in REF01 and list the original payer Claim number is REF02	To confirm the Claim which is being replaced: • In Segment "REF – Payer Claim Control Number" • Use F8 in REF01 and list the original payer Claim number is REF02
	To indicate the Claim was billed in error (Void/Cancel): • In element CLM05-3 "Claim Frequency Type Code" • Use Claim Frequency Type 8	To indicate the Claim was billed in error (Void/Cancel): • In element CLM05-3 "Claim Frequency Type Code" • Use Claim Frequency Type 8
	To confirm the Claim which is being void/cancelled: • In Segment "REF – Payer Claim Control Number" • Use F8 in REF01 and list the original payer Claim number is REF02	To confirm the Claim which is being void/cancelled: • In Segment "REF – Payer Claim Control Number" • Use F8 in REF01 and list the original payer Claim number is REF02

Type	Professional Claim	Institutional Claim
Digital	Submit replacement, void/cancel claims through **Availity.com**	Submit replacement, void/cancel claims through **Availity.com**
	Select the Claims & Payments tab and click Professional Claim	Select the Claims & Payments tab and click Facility Claim
	Enter the clam information and set the billing frequency and payer control number as follows: • Select **Replacement of Prior Claim** or **Void/Cancel of Prior Claim** for the **Billing Frequency** (or **Frequency Type**) field, in the **Claim Information** • Set the **Payer Control Number (ICN / DCN)** (or **Payer Claim Control Number**) field to the claim number assigned to the claim by the payer. You can obtain this number from the 835, if available.	Enter the clam information and set the billing frequency and payer control number as follows: • Select **Replacement of Prior Claim** or **Void/Cancel of Prior Claim** for the **Billing Frequency** (or **Frequency Type**) field, in the **Claim Information** • Set the **Payer Control Number (ICN / DCN)** (or **Payer Claim Control Number**) field to the claim number assigned to the claim by the payer. You can obtain this number from the 835, if available.
Paper	To indicate the Claim is a replacement Claim: • In Item Number 22: "Resubmission and/or Original Reference Number" • Use Claim Frequency Type 7 under "Resubmission Code"	To indicate the Claim is a replacement Claim: • In Form Locator 04: "Type of Bill" • Use Claim Frequency Type 7
	To confirm the Claim which is being replaced: • In the right-hand side of Item Number 22 under "Original Ref. No." list the original payer Claim number for the resubmitted Claim.	To confirm the Claim which is being replaced: • In Form Locator 64: "Document Control Number (DCN)" list the original payer Claim number for the resubmitted Claim.
	To indicate the Claim is a void/cancel of a prior Claim: • In Item Number 22: "Resubmission and/or Original Reference Number" • Use Claim Frequency Type 8 under "Resubmission Code"	To indicate the Claim is a void/cancel of a prior Claim: • In Form Locator 04: "Type of Bill" • Use Claim Frequency Type 8
	To confirm the Claim which is being void/cancelled: • In the right-hand side of Item Number 22 under "Original Ref. No." list the original payer Claim number for the void/cancelled Claim.	To confirm the Claim which is being void/cancelled: • In Form Locator 64: "Document Control Number (DCN)" list the original payer Claim number for the void/cancelled Claim.

For additional information on provider complaints and appeals refer to the *Provider Complaint and Dispute Resolution (Appeals) Process* or the *Appeal Process on Behalf of a Member* sections of this Manual.

National Drug Codes (NDC)

All practitioners and providers are required to supply the 11-digit NDC when billing for injections and other drug items on the CMS1500 and UB04 Claim forms as well as on the 837 electronic transactions. Note: These billing requirements will apply to Local Plan and BlueCard Member Claims

only, and will exclude Federal Employee Program (FEP) and Coordination of Benefits/ Secondary Claims.

Line items on a Claim regarding drugs administered in a physician office or outpatient facility setting for all drug categories **will deny if** they do not include the following:

- Applicable HCPCS code or CPT code
- Number of HCPCS code or CPT code units
- The valid 11-digit NDC, including the N4 qualifier
- Unit of measure qualifier (F2, GR, ML, UN, ME)
- NDC Units dispensed (must be greater than 0)

Unit of Measurement Requirements

The unit of measurement codes are also required to be submitted. The codes to be used for all Claim forms are:

- F2 – International unit
- GR – Gram
- ML – Milliliter
- UN – Unit
- ME – Milligram

Location of the NDC

The NDC is found on the label of a prescription drug item and must be included on the CMS-1500 or UB04 Claim form or in 837 electronic transactions. The NDC is a universal number that identifies a drug or related drug item.

NDC Number Section	Description
1 (five digits)	Vendor/distributor identification
2 (four digits)	Generic entity, strength and dosage information
3 (two digits)	Package code indicating the package size

Correcting Omission of a Leading Zero

Providers and Facilities may encounter NDCs with fewer than 11-digits. In order to submit a Claim, Providers and Facilities will need to convert the NDC to an 11-digit number. Sometimes the NDC is printed on a drug item and a leading zero has been omitted in one of the segments. Instead of the

digits and hyphens being in a 5-4-2 format, the NDC might be printed in a 4-4-1 format (example, 1234-1234-1), a 5-3-2 format (example, 12345-123-12), or a 5-4-1 format (example, 12345-1234-1).

- If this occurs, when entering the NDC on the Claim form, it will be required to add a leading zero to the beginning of the segment(s) that is missing the zero.
- Do not enter any of the hyphens on Claim forms.

See the examples that follow:

If the NDC appears as…	Then the NDC…	And it is reported as …
NDC 12345-1234-12 (5-4-2 format)	Is complete	12345123412
NDC 1234-1234-1 (4-4-1 format)	Needs a leading zero placed at the beginning of the first segment and the last segment	01234123401
NDC 12345-123-12 (5-3-2 format)	Needs a leading zero placed at the beginning of the second segment	12345012312
NDC 12345-1234-1 (5-4-1 format)	Needs a leading zero placed at the beginning of the third segment	12345123401

Process for Multiple NDC numbers for Single HCPC Codes

- If there is more than one NDC within the HCPCs code, Providers and Facilities must submit each applicable NDC as a separate Claim line. Each drug code submitted must have a corresponding NDC on each Claim line.
- If the drug administered is comprised of more than one ingredient (i.e. compound or same drug with different strength, etc.), Providers and Facilities must represent each NDC on a Claim line using the same drug code.
- Standard HCPCs billing accepts the use of modifiers to determine when more than one NDC is billed for a service code. They are:
- KO – Single drug unit dose formulation
- KP – First drug of a multiple drug unit dose formulation
- KQ – Second or subsequent drug of a multiple drug unit dose formulation
- JW – Drug amount discarded /not administered to the patient

How/Where to Place the NDC on a Claim Form

837 Reporting Fields

Providers and Facilities will need to notify billing or software vendors that the NDC is to be reported in the following fields in the 837 format.

Loop	Segment	Element Name	Information	Sample
2410	**LIN02**	Product or Service ID Qualifier	Enter product or NDC qualifier N4	LIN****N4***01234567891~
2410	**LIN03**	Product or Service ID	Enter the NDC	LIN**N4***01234567891~
2410	**CTP04**	Quantity	Enter quantity billed	CTP******2***UN~
2410	**CTP05-1**	Unit of Basis for Measurement Code	Enter the NDC unit of measurement code: F2: International unit GR: Gram ML: Milliliter UN: Unit ME: Milligram	CTP******2***UN~
2410	**REF01**	Reference ID Qualifier (used to report Prescription # **or** Link Sequence Number when reporting components for a Compound Drug)	VY: Link Sequence Number XZ: Prescription Number	REF01***XZ***123456~
2410	**REF02**	Reference Identification	Prescription Number **or** Link Sequence Number	REF01*XZ***123456~**

Digital submission through Availity.com:

- From Availity.com select the Claims & Payments tab then select Professional Claim or Facility Claim.
- Enter the NDC code in the NDC Code field that is associated with the procedure code/service line.
- In the NDC Quantity field, you can enter a maximum of 13 numbers before the decimal point and a maximum of two numbers after the decimal point.
- Convert the NDC to 11-digits following the instructions noted above.

For more information about how to submit an electronic claim including the NDC Code field using Availity Essentials, log onto Availity.com, select the Help & Training tab, and enter Professional or Facility Claim in the search bar.

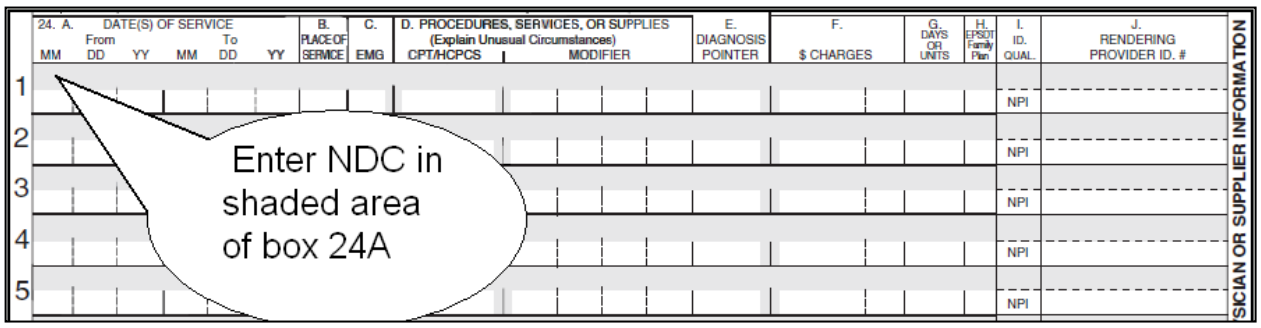
CMS 1500 Claim Form:

- Reporting the NDC requires using the upper and lower rows on a Claim line. Be certain to line up information accurately so all characters fall within the proper box and row.
- DO NOT bill more than one NDC per Claim line.
- Even though an NDC is entered, a valid HCPCS or CPT code must also be entered in the Claim form.

- If the NDC billed does not have a specific HCPCS or CPT code assigned, the appropriate miscellaneous code should be assigned per Correct Coding Guidelines.
- The unit of service for the HCPCS or CPT code is very important. Units for injections must be billed consistent with the HCPCS or CPT description of the code.

The following table provides elements of a proper NDC entry on a CMS-1500 Claim form.
All Elements are REQUIRED:

How	Example	Where
Enter a valid NDC code including the N4 qualifier	NDC 00054352763 is entered as N400054352763	Beginning at left edge, enter NDC in the **shaded area** of box 24A
Enter one (1) of five (5) units of measure qualifiers; F2 – International Unit GR – Gram ML – Milliliter UN – Units ME – Milligrams and quantity, **including a decimal point for correct reporting**	GR0.045 ML1.0 UN1.000	In the **shaded area** immediately following the 11-digit NDC, enter 3 spaces, followed by one (1) of five (5) units of measure qualifiers, followed immediately by the quantity
Enter a valid HCPCS or CPT code	J0610 “Injection Calcium Gluconate, per 10 ml” is billed as one (1) unit for each 10 ml ampul used	**Non-shaded area** of box 24D



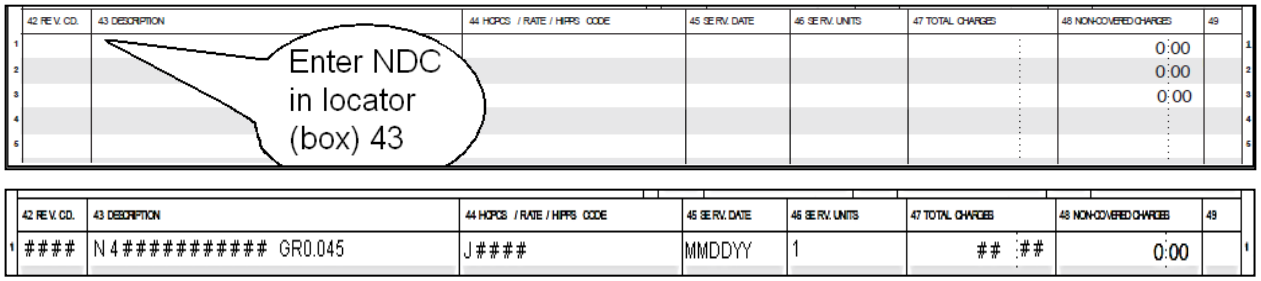
UB04 Claim Form:

- Even though an NDC is entered, a valid HCPCS or CPT code must also be entered in the Claim form.
- If the NDC billed does not have a specific HCPCS or CPT code assigned, the appropriate miscellaneous code should be assigned per Correct Coding Guidelines.
- DO NOT bill more than one NDC per Claim line.
- The unit of service for the HCPCS or CPT code is very important. Units for injections must be billed consistent with the HCPCS or CPT description of the code.

The following table provides elements of a proper NDC entry on a UB04 Claim form.
All Elements are REQUIRED:

How	Example	Where
Enter a valid revenue code	Pharmacy Revenue Code 0252	Form locator (box) 42
Enter 11- digit NDC, including the N4 qualifier	NDC 00054352763 is entered as N400054352763	Beginning at left edge, enter NDC In locator (box) 43 currently labeled as “Description”
Enter one (1) of five (5) units of measure qualifiers; F2 – International Unit GR - Gram ML - Milliliter UN – Units ME – Milligrams and quantity, **including a decimal point for correct reporting**	GR0.045 ML1.0 UN1.000	Immediately following the 11 digit NDC, enter 3 spaces followed by one (1) of five (5) units of measure qualifiers, followed immediately by the quantity.
Enter a valid HCPCS or CPT Code	J0610 “injection Calcium, per 10ML” is billed as one (1) unit for each 10ML ampul used	Form locator (box 44)

Sample Images of the UB04 Claim Form



Paper Claims Submissions

Digital claim submission, either through the claim submission applications on Availity.com or through EDI, are the preferred method for receiving claims. Filing paper claims can cause delays due to errors associated with using this manual claim submission process. If Providers or Facilities file a paper Claim, failure to submit them on the most current CMS-1500 (Form 1500 [02-12]) or CMS-1450 (UB04) will cause Claims to be rejected and returned to the Provider or Facility. More information and the most current forms can be found at www.cms.gov.

- Submit all paper Claims using the current standard RED CMS Form 1500 (02-12) for professional Claims and the UB-04 (CMS-1450) for Facility Claims.
- If Providers or Facilities are submitting a multiple page Claim, the word “continued” should be noted in the total charge field, with the total charge submitted on the last page of the Claim.
- When submitting a multiple page document, do not staple over pertinent information.

- Complete all mandatory fields.
- Do not highlight any fields.
- Check the printing of Claims from time to time to help ensure proper alignment and that characters are legible.
- Ensure all characters are inside the appropriate fields and do not overlap.
- Change the printer cartridge regularly and do not use a DOT matrix printer.
- Submit a valid Member identification number including three-digit prefix or R+8 numeric for Federal Employee Program® (FEP®) Members on all pages.
- Claims must be submitted with complete provider information, including referring, rendering and billing NPI; tax identification number; name; and servicing and billing addresses on all pages.

Recommended CMS Form 1500 (02-12)

A sample form and instructions are available on the **CMS website.**

Recommended UB-04 (CMS-1450)

A sample form is available on the **CMS website: CMS Forms | CMS along with instructions on how to complete the paper claim form**

Member Medical Records Submission

When submitting documentation in response to Anthem's request, the recommended method is to submit them electronically via the 275 transaction or digitally through the Attachments Dashboard. To attach requested documentation, navigate to Availity Essentials Claim Status, locate your Claim and use the Send Attachment link to upload your documents.

Always include a copy of the request letter as part of your attachment. The documentation should to be formatted as a .tiff, .jpg or pdf file. Providers and Facilities should submit medical records within ten (10) calendar days of Anthem's request, or sooner depending upon the urgency of the matter and or as required by state or federal law, statute or regulation. Providers and Facilities can view the status of submitted documentation in Availity Essentials Attachment New.

A Provider or Facility organization's Availity Essentials administrator should complete the following set-up steps to authorize user access to the Medical Attachments New tool:

From My Providers, select Enrollments Center > Medical Attachments Setup, follow the prompts and complete the following sections:

a. Select Application > Choose Medical Attachments Registration

b. Provider Management > Select **Organization** from the drop-down.

   - Add billing NPIs and Tax IDs. (both are recommended)
   - Multiples can be added separated by spaces or semi-colons.

c. Assign user access by checking the box in front of the user's name. Users may be removed by unchecking their name.

If Availity Essentials set-up has not been completed and medical records must be sent via mail or fax, send them to the appropriate department as directed in the notification from Anthem. **Do not** place a copy of the Claim on top of the records.

If Providers or Facilities are submitting X-rays, pictures or dental molds, remember to include a valid and complete Member Identification number on page one (1) of the material sent with these items.

Medical Records Submission with Initial Claim

Providers and Facilities can expedite Claim processing by sending medical records with the 837 Claim submission or Direct Data Entry.

To determine what medical records or portion of the medical records may be required, refer to the applicable Anthem Medical Policy, Anthem Clinical Guideline, Carelon Clinical Criteria, or MCG at **anthem.com.** Review the Position Statement section of the Anthem Medical Policies, the Clinical Indications section of the applicable Anthem Clinical Guidelines, or the Clinical Criteria section of Carelon to determine what medical records are needed. Refer to the *Medical Policies*, *Clinical Guidelines*, and *Carelon Medical Benefits Management* sections of the Provider Manual for details on accessing this information.

When submitting medical records that are not requested by Anthem, include a clear description of the billed code to help ensure prompt processing of the Claim for all miscellaneous, not otherwise classified (NOC), not otherwise specified (NOS), and unlisted HCPCS and CPT codes.

Providers and Facilities can also access the Clinical Documentation Lookup Tool to access information about the documents needed when submitting a claim. Access the Clinical Documentation Lookup Tool from our public website: **clinicaldocumentationtool.anthem.com**

A Provider or Facility organization's Availity Essentials administrator should complete the set-up steps listed above in the Medical Records Submission section to authorize user access to the Medical Attachments tool.

Submit an EDI 837 (claim) batch, which includes a PWK segment containing the attachment control number in loops 2300/2400; this detail links the electronic claim and the documentation. The attachment control number can be assigned by the Provider or vendor and must be unique.

- Log in to Availity Essentials portal
- Select **Claims & Payments** to access **Attachments – New**
- From the Attachments Dashboard **Inbox**, locate the appropriate Claim
- Add files with supporting documentation
- When a PWK segment is submitted with the claim, an intake with the attachment control number will display in the Attachment Dashboard inbox for seven (7) calendar days.
- If the document is not received within the seven (7) calendar day requirement, documentation can be uploaded using Claim Status by locating your Claim and attaching the document.

Digital Request for Additional Information (RFAI)

Providers and Facilities registered for the Medical Attachments application will receive digital notifications when additional documentation is needed to process your Claim. Digital notifications will be posted to your Attachments Dashboard daily when additional documentation is needed. Most

Claims will pend for up to thirty (30) days. After the 30-day pend period, the Claim will deny and you will receive the explanation of payment. An additional digital notification will be posted to your Dashboard for an additional forty-five (45) days.

Digital RFAI notifications reduce the amount of time it takes for Anthem to receive needed documentation to process your Claims. This reduces Claims processing time and Claims are paid faster.

Visit the Availity, EMR & Digital Solutions webpage on **anthem.com** for more information about Digital RFAI.

Types of Claims Documentation Required

Claims documentation may be needed to determine the medical necessity of a billed code. To follow are examples of the types of records we may need to make the determination. Only submit the records requested for that specific claim, procedure, and date of service. Do not send more records than requested or required:

- History and Physical, Office Visit/Clinical Notes, Treatment Records and Response
- Chemotherapy Regimens, Oncology Drugs, and Records
- Medications List (current and prior)
- Radiology, Diagnostic Imaging, or Diagnostic Testing Reports
- Therapy/Rehabilitation Records
- Laboratory reports, Pathology reports
- Exact description of NOC/NOS code
- Operative/Procedure Report
- Inpatient Admission, History & Physical, Discharge Summary, Physician Progress Notes, Operative/Procedure Report, CT/MRI Report

Anthem May Request Additional Documentation

Some situations may require medical records in addition to what was submitted with the Claim. Although these situations may not have specific rules and guidelines, Anthem will make every effort to make these requests explicit and limited to what is minimally necessary to render a decision. Examples include, but are not limited to, the following situations:

- Medical records requested by a Member's Blue Cross Blue Shield (BlueCard) home plan
- Federal Employee Health Benefits Program (FEP) requirements
- Review and investigation of Claims (e.g., pre-existing conditions [for grandfathered policies of the Affordable Care Act], lifetime benefit exclusions)
- Medical review and evaluation
- Requests for retro authorizations
- Medical management review (utilization review) and evaluation

- Underwriting review and evaluation
- Adjustments
- Appeals
- Quality management (quality of care concerns)
- Records documenting prolonged services
- Provider audits
- Pre-pay review program
- Fraud, waste, and abuse

Medical Record Appeals

When a request for additional information is received in support of the resolution of a grievance or appeal, Providers and Facilities should respond within ten (10) calendar days of the request, or sooner, depending upon the urgency of the matter or as required by state or federal law, statute or regulation.

HIPAA Privacy Rule – Minimum Necessary

Anthem complies with HIPAA Privacy Rules and will request the minimum necessary information needed to determine benefits and/or coverage associated with Claim processing. Providers and Facilities are also required under the Minimum Necessary rule to submit only those records requested.

Electronic Data Interchange (EDI)

Anthem uses Availity as our EDI gateway for managing all electronic data interchange (EDI) transactions. Electronic data interchange (EDI), including electronic remittance advices (835). electronic funds transfers (EFT) allows for a faster, more efficient, and cost-effective way to work together.

Payer IDs

Payer IDs route EDI transactions to the appropriate payer. The **Availity Essentials Payer ID list** is available on Availity.com. If a Provider or Facility uses a clearinghouse, billing service or vendor, work with them directly to determine payer ID.

Advantages of Electronic Data Interchange (EDI)

- Faster Claims processing that allows submissions of corrected Claims, primary payment detail and offers choices for submitting documentation to support your Claims.
- Reduce overhead and administrative costs by eliminating paper Claim submissions

Use Availity for the following EDI transactions

- Healthcare Claim: Professional (837P)
- Healthcare Claim: Institutional (837I)
- Healthcare Claim: Dental (837D)
- Healthcare Eligibility Benefit Inquiry and Response (270/271)

- Healthcare Services Prior Authorization (278)
- Healthcare Services Inpatient Admission and Discharge Notification (278N)
- Healthcare Claim Payment/Electronic Remittance Advice (835)
- Healthcare Claim Status Request and Response (276/277)
- Medical Attachments (275)

How Providers and Facilities can efficiently use the Availity EDI Gateway

Availity EDI submission options:

- Availity EDI Clearinghouse for Direct Submitters (requires practice management or revenue cycle software)
- Or use the provider or facility's existing clearinghouse or billing vendor. Requires the vendor to have a connection to the Availity EDI Gateway.

Electronic Data Interchange Trading Partner

Trading partners connect with Availity's EDI gateway to send and receive EDI transmissions. An EDI trading partner can be a Provider organization using software to submit direct transmissions, billing company or a clearinghouse vendor.

To become an EDI trading partner visit **Availity.com.**

Select **Login** if already an Availity Essentials user, choose My providers > Transaction Enrollment or choose **Register** if new to Availity Essentials.

EDI Response Reports

Claims submitted electronically will return response reports that may contain rejections. If using a Clearinghouse or Billing Vendor, please work with them to ensure you are receiving all reports.

It's important to review the response reports as rejections may require correction and resubmission. For questions on electronic response reports, contact your clearinghouse or billing vendor, or Availity if you submit directly using your practice management software at **800-AVAILITY (800-282-4548)**.

Electronic Funds Transfer (EFT)

Electronic claims payment through electronic funds transfer (EFT) is a safe, secure and fast way to receive payment. There is no charge for the deposit and EFT reduces administrative time related to posting and reconciling payments. EFT deposits are assigned a trace number that is matched to the 835 Electronic Remittance Advice (ERA) for simple payment reconciliation.

To register or manage Electronic Funds Transfer (EFT), use EnrollSafe at **enrollsafe.payeehub.org** to register and manage EFT account changes.

You can also access EFT enrollment through our website at **anthem.com.** Select **For Providers** from the top horizontal menu, select **Electronic Data Interchange (EDI)** under **Claims**. Next, scroll down to select **Colorado**, once on the EDI page scroll to the bottom section EDI Resources and select the Electronic Funds Transfer tab.

Virtual Credit Cards (VCCs)

For Providers and Facilities who don't enroll in EFT, and in lieu of paper checks, Anthem is shifting some reimbursements to virtual credit cards (VCCs). VCCs allow Providers and Facilities to process

payments as credit card transactions. Check with your merchant processor regarding standard transaction fees that will apply. For detailed information, refer to the *Provider and Facility Digital Guidelines* section of this Manual.

Electronic Remittance Advice (ERA) 835

The 835 electronic remittance advice (ERA) eliminates the need for paper remittance reconciliation. Use Availity Essentials to register and manage ERA account changes:

1. Log onto Availity.com
2. Select My Providers
3. Click on Enrollment Center and select Transaction Enrollment

Note: If you use a clearinghouse or vendor, work with them for ERA registration and receiving your ERAs.

Use EDI to submit corrected claims

For corrected electronic claims use one the following frequency codes:

- 7 – Replacement of Prior Claim
- 8 – Void/Cancel Prior Claim

EDI segments required:

- Loop 2300 – CLM – Claim frequency code
- Loop 2300 – REF – Original claim number

Work with your vendor on how to submit corrected claims or contact Availity.

Contact Availity Essentials

Contact Availity Client Services with any questions at **1-800-Availity (282-4548)**.

Useful EDI Documentation

- **Anthem EDI Webpage** – This webpage contains the payer specific companion guides and links to Availity Payer ID list.
- **Availity EDI Connection Service Startup Guide** – This guide includes information to get started with submitting Electronic Data Interchange (EDI) transactions to Availity Essentials, from registration to on-going support.
- **Availity EDI Companion Guide** – This Availity Essentials EDI Guide supplements the HIPAA TR3s and describes the Availity Essentials Health Information Network environment, interchange requirements, transaction responses, acknowledgements, and reporting for each of the supported transactions as related to Availity Essentials.
- **Availity Essentials Registration Page** - Availity Essentials registration page for users new to Availity Essentials.
- **X12 External Code Listing** – X12 code descriptions used on EDI transactions.

Overpayments

Anthem's Program Integrity department reviews Claims for accuracy and requests refunds if Claims are overpaid or paid in error. Some common reasons for overpayment are:

- Paid wrong provider / Member
- Coordination of Benefits
- Allowance overpayments
- Late credits
- Billed in error
- Duplicate
- Non-covered services
- Claims editing
- Terminated Members
- Total charge overpaid
- Paid wrong Member/ Provider number

Anthem's Program Integrity department also requests refunds for overpayments identified by other divisions of Anthem, such as Complex and Clinical Audit (CCA) or the Special Investigations Unit (SIU).

Anthem Identified Overpayment (aka "Solicited")

When refunding Anthem for a Claim overpayment that Anthem has requested, use the payment coupon included on the request letter and supply the following information with the payment:

- The payment coupon
- Member ID number
- Member's name
- Claim number
- Date of service
- Reason for the refund as indicated in the refund request letter

As indicated in the Anthem refund request letter and in accordance with provider contractual language, and state regulations, Provider overpayment refunds not received and applied within indicated will result in Claim recoupment from any Claim the Provider or Facility submits to Anthem.

Providers and Facilities may direct disputes of amounts indicated on an Anthem refund request letter to the address indicated on the letter.

Provider and Facility Identified Overpayments (aka "voluntary" or "unsolicited")

If Anthem is due a refund because of an overpayment discovered by a Provider or Facility, refunds can be made in one of the following ways:

- Submit a refund check with supporting documentation outlined below, or

- Submit the **Provider Refund Adjustment Request Form** with supporting documentation to have a Claim adjustment/recoupment done off a future remittance advice

When voluntarily refunding Anthem on a Claim overpayment, include the following information:

- **Provider Refund Adjustment Request Form** (see directions below for how to access online)
- All documents supporting the overpayment including EOBs from Anthem and other carriers as appropriate
- Member ID number
- Member's name
- Claim number
- Date of service
- Reason for the refund as indicated in the list above of common overpayment reasons

Be sure the copy of the provider remittance advice is legible and the Member information that relates to the refund is circled. By providing this critical information, Anthem will be able to expedite the process, resulting in improved service and timeliness to Providers and Facilities.

Important Note: If a Provider or Facility is refunding Anthem due to coordination of benefits and the Provider or Facility believes Anthem is the secondary payer, **refund the full amount paid**. Upon receipt and insurance primacy verification, the Claim will be reprocessed and paid appropriately.

How to access the Provider Refund Adjustment Request Form online:

To download the "Provider Refund Adjustment Request Form" directly from go to **anthem.com**, and select **For Providers**. Under **Provider Resources,** select **Forms and Guides**, then select the **Provider Refund Adjustment Request (PRAR) Form**.

Utilize the correct address noted below to return payment:

Make Check Payable To:	Regular Mailing Address:	Overnight Delivery Address:
Anthem Blue Cross and Blue Shield	Anthem Blue Cross and Blue Shield PO Box 73651 Cleveland, OH 44193-1177	Anthem Blue Cross and Blue Shield Lockbox 73651 4100 West 150th Street Cleveland, Ohio 44135

Medicare Crossover

Claims Handling for Medicare Crossover

Blue Plans are required to process Medicare crossover Claims for services covered under Medigap and Medicare Supplemental products through Centers for Medicare & Medicaid Services (CMS). This has resulted in automatic submission of Medicare Claims by Medicare to the Blue secondary payer to eliminate the need for Provider or Facilities or their billing service to submit an additional Claim to the secondary carrier. Additionally, this has also allowed Medicare crossover Claims to be processed in the same manner nationwide.

When a Medicare Claim has crossed over, Providers and Facilities must wait thirty (30) calendar days from the Medicare remittance date before submitting the Claim to the local Plan if the charges have still not been considered by the Member's Blue Plan.

To avoid the submissions of duplicate Claims, use the 276/277 health care Claims status inquiries to verify Claim and adjudication status prior to re-submission of electronic Claims.

The Claims Providers and Facilities submit to the Medicare intermediary will be crossed over to the Blue Plan only after they have been processed by the Medicare intermediary. This process may take approximately fourteen (14) days to occur. This means that the Medicare intermediary will be releasing the Claim to the Blue Plan for processing about the same time Provider or Facility receives the Medicare remittance advice. As a result, upon receipt of the remittance advice from Medicare, it may take up to thirty (30) additional calendar days for Providers or Facilities to receive payment or instructions from the Blue Plan.

Providers and Facilities should continue to submit services that are covered by Medicare directly to Medicare. Even if Medicare may exhaust or has exhausted, continue to submit Claims to Medicare to allow for the crossover process to occur and for the Member's benefit policy to be applied.

Medicare primary Claims, including those with Medicare exhaust services, that have crossed over and are received within thirty (30) calendar days of the Medicare remittance date or with no Medicare remittance date, will be rejected by the local Plan.

Anthem will reject Medicare primary Provider submitted Claims with the following conditions:

- Medicare remittance advice remark codes MA18 or N89 that Medicare crossover has occurred
    - MA18 Alert: The Claim information is also being forwarded to the patient's supplemental insurer. Send any questions regarding supplemental benefits to them.
    - N89 Alert: Payment information for this Claim has been forwarded to more than one other payer, but format limitations permit only one of the secondary payers to be identified in this remittance advice.
- Received by Provider or Facility's local Plan within thirty (30) calendar days of Medicare remittance date
- Received by Provider or Facility's local Plan with no Medicare remittance date
- Received with GY modifier on some lines but not all
    - A GY modifier is used by Providers and outpatient Facilities when billing to indicate that an item or service is statutorily excluded and is not covered by Medicare. Examples of statutorily excluded services include hearing aids and home infusion therapy.

When these types of Claims are rejected, Anthem will also remind the Provider or Facility to allow thirty (30) days for the crossover process to occur or instruct the Provider or Facility to submit the Claim with only GY modifier service lines indicating the Claim only contains statutorily excluded services.

Medicare statutorily excluded services – just file once to the local Plan

There are certain types of services that Medicare never or seldom covers, but a secondary payer such as Anthem may cover all or a portion of those services. These are statutorily excluded services. For services that Medicare does not allow, such as home infusion, Providers and outpatient Facilities need only file statutorily excluded services directly to their local Plan using the GY modifier and will no longer have to submit to Medicare for consideration. These services must be billed with only

statutorily excluded services on the Claim and will not be accepted with some lines containing the GY modifier and some lines without.

For Claims submitted directly to Medicare with a crossover arrangement where Medicare makes no allowance, Providers and Facilities can expect the Member's benefit plan to reject the Claim advising the Provider or Facility to submit to their local Plan when the services rendered are considered eligible for benefit. These Claims should be resubmitted as a fresh Claim to a Provider or Facility's local Plan with the Explanation of Medicare Benefits (EOMB) to take advantage of Provider or Facility contracts. Since the services are not statutorily excluded as defined by CMS, no GY modifier is required. However, the submission of the Medicare EOMB is required. This will help ensure the Claims process consistent with the Provider's or Facility's contractual agreement.

- Providers or outpatient Facilities who render statutorily excluded services should indicate these services by using GY modifier at the service line level of the Claim.
- Providers or Facilities will be required to submit only statutorily excluded service lines on a Claim (cannot combine with other services like Medicare exhaust services or other Medicare covered services)
- The Provider or outpatient Facility's local Plan will not require Medicare EOMB for statutorily excluded services submitted with a GY Modifier.

If Providers or outpatient Facilities submit combined line Claims (some lines with GY, some without) to their local Plan, the Provider or outpatient Facility's local Plan will deny the Claims, instructing the Provider or outpatient Facility to split the Claim and resubmit.

Original Medicare – The GY modifier *should* be used when service is being rendered to a Medicare primary Member for statutorily excluded service and the Member has Blue secondary coverage, such as an Anthem Medicare Supplement plan. The value in the SBR01 field should not be "P" to denote primary.

Medicare Advantage – Ensure SBR01 denotes "P" for primary payer within the 837 electronic Claim file. This helps ensure accurate processing on Claims submitted with a GY modifier.

The GY modifier *should <u>not</u>* be used when submitting:

- Federal Employee Program Claims
- Inpatient institutional Claims. Use the appropriate condition code to denote statutorily excluded services.

These processes align Blue Cross and Blue Shield plans with industry standards and will result in less administrative work, accurate payments and fewer rejected Claims. Because the Claim will process with a consistent application of pricing, Members will also see a decrease in health care costs as the new crossover process eliminates or reduces balance billing to the Member.

Medicare Crossover Claims FAQs

1. How do Providers and Facilities handle traditional Medicare-related Claims?

- When Medicare is primary payer, submit Claims to the local Medicare intermediary.
- All Blue Claims are set up to automatically cross over (or forward) to the Member's Blue Plan after being adjudicated by the Medicare intermediary.

2. **How do Providers and Facilities submit Medicare primary / Blue Plan secondary Claims?**

   - For Members with Medicare primary coverage and Blue Plan secondary coverage, submit Claims to the Medicare intermediary and/or Medicare carrier.
   - When submitting the Claim, it is essential that Providers and Facilities enter the correct Blue Plan name as the secondary carrier. This may be different from the local Blue Plan. Check the Member's ID card for additional verification.
   - Be certain to include the three-character prefix as part of the Member identification number. The Member's ID will include the three-character prefix in the first three positions. The three-character prefix is critical for confirming membership and coverage, and key to facilitating prompt payments.

     When Providers and Facilities receive the remittance advice from the Medicare intermediary, look to see if the Claim has been automatically forwarded (crossed over) to the Blue Plan:

   - If the remittance advice indicates that the Claim was crossed over, Medicare has forwarded the Claim on behalf of the Provider or Facility to the appropriate Blue Plan and the Claim is in process. ***DO NOT*** resubmit that Claim to Anthem; duplicate Claims will result in processing and payment delays.
   - If the remittance advice indicates that the Claim was not crossed over, submit the Claim to the local Anthem Plan with the Medicare remittance advice.
   - In some cases, the Member identification card may contain a COBA ID number. If so, be certain to include that number on the Claim.
   - For Claim status inquiries, contact the local Anthem Plan.

3. **Who do Providers and Facilities contact with Claims questions?**

   The local Anthem Plan.

4. **How do Providers and Facilities handle calls from Members and others with Claims questions?**

   - If Members contacts a Provider or Facility, tell them to contact their Blue Plan. Refer them to the front or back of their ID card for a customer service number.
   - A Member's Blue Plan should not contact Providers or Facilities directly, unless a paper Claim was filed directly with that Blue Plan. If the Member's Blue Plan contacts the Provider or Facility to send another copy of the Member's Claim, refer the Blue Plan to the local Anthem Plan.

5. **Where can Providers and Facilities find more information?**

   For more information, visit **anthem.com** or contact the local Anthem Plan.

Provider Complaint and Dispute Resolution (Appeals) Process

Digital Administrative and Claim Disputes

Providers and Facilities can dispute most claims digitally through **Availity.com**. The digital claims dispute process also offers providers the ability to track their disputes and correspondence related to that dispute through their Appeals Dashboard.

To get started, providers must be registered to use Availity.com. Registration and use are free to our providers.

The provider's Availity Administrator will assign the security needed for others within your organization to submit Claims Disputes. The users within the organization must have the Claims and Claims Status role assignments.

How to digitally dispute a claim

Log onto Availity.com and use the Claims & Payments tab to access Claims Status. Enter the information needed to call up your claim. From the claim, use the Dispute button and upload the documentation to support your dispute. Press submit.

If the dispute button does not populate on your claim, you may be unable to dispute that claim. Reasons include that the claim is not denied and is pending for documentation to support the original claim. In that case, the Submit Attachments button will appear.

How to digitally track your claim dispute

Use the Appeals Dashboard on Availity.com to track all of your claim disputes in one location. All documentation and correspondence is attached to the claim on the Appeals Dashboard.

Access the Appeals Dashboard by logging onto Availity.com. From the Claims & Payment tab select Appeals. Select a claim from the Appeals Dashboard for the details about the dispute status, including supporting documentation and correspondence related to the dispute.

Policy

Dispute resolution requests must be submitted to Anthem's provider appeals department in writing or on the **Provider Dispute Resolution Form.** Providers and Facilities have one year from the date of the original EOB or RA to dispute a Claims adjudication action.

A Provider dispute is identified as:

- an administrative, payment or other dispute between a Provider or Facility and Anthem
- a dispute involving a utilization review or claim clinical denial.

Once the provider dispute has been reviewed and a decision reached, Anthem will notify Providers or Facilities of the decision outcome.

A provider dispute resolution does not include routine provider inquiries resolved through existing informal processes (i.e., through customer service or submission of a **Claim Action Request Form.)**

For BlueCard Claims, provider disputes are filed directly to the local Blue plan (Colorado). If the BlueCard provider dispute is regarding the Member's benefits, and the Provider or Facility is appealing on a Member's behalf, appeals are coordinated with the Member's benefit office for final determination.

Anthem shall make a determination of a provider dispute resolution request within forty-five (45) calendar days of receipt of all necessary information. When Anthem does not receive all necessary information to make a decision, Anthem shall request in writing within thirty (30) calendar days of receipt of the request the additional information needed. Anthem shall allow thirty (30) calendar days from the date of the request to receive the requested information. If the Provider or Facility does not respond within the thirty (30) calendar day timeframe, Anthem shall close the request without further review. Further consideration of the closed provider dispute resolution request must begin with a new request by the Provider or Facility.

BlueCard Member appeals are filed directly to the Plan administering the Member benefit and resolution timeframes are determined by that Plan.

BlueCard provider appeals are processed through the adjustment department and are not bound by time limits designated by state legislation.

Necessary Information

Necessary information consists of:

- each applicable date of service;
- the subscriber or Member name;
- the patient name;
- the subscriber or Member ID number (including three-character prefix);
- the Provider or Facility name;
- the Provider or Facility tax ID number;
- the dollar amount in dispute, if applicable;
- the Provider or Facility position statement explaining the nature of the dispute;
- supporting documentation when necessary, e.g., medical records, proof of timely filing.

Designating a Provider Representative and Face-to-face Opportunity

Anthem shall offer the Provider or Facility the opportunity to designate a representative in the dispute resolution process. Anthem shall allow the Provider or Facility or the representative the opportunity to present the rationale for the dispute resolution request in person. In cases where the Provider or Facility determines that a face-to-face meeting is not practical, Anthem shall offer the Provider or Facility the opportunity to utilize alternative methods such as a teleconference or videoconference to present the rationale for the dispute resolution request. Anthem may require appropriate confidentiality agreements from representatives as a condition to participating in the dispute resolution process. The parties may mutually agree in writing to extend the timeframes beyond the forty-five (45) calendar days from receipt of all necessary information timeframe established by this regulation. National Accounts does not offer a face to face appeals process due to the involvement with multiple state plans.

Notification Requirements

For Local provider dispute resolution requests where all necessary information was provided, Anthem shall send written confirmation of receipt within thirty (30) calendar days of the dispute resolution request. The written confirmation must contain:

a. A description of Anthem's dispute resolution procedures and timeframes;

b. The procedures and timeframes for the Provider or Facility or the representative to present the rationale for the dispute resolution request; and

c. The date by which Anthem must resolve the dispute resolution request.

When the appeal request is resolved in favor of the Provider or Facility in accordance with this policy within thirty (30) days, the notice of favorable resolution will act as written confirmation.

In cases where Anthem does not receive all necessary information to make a decision, Anthem shall send, within thirty (30) days of receipt of the provider dispute resolution request, a written notice to the Provider or Facility that must contain:

a. A description of the additional necessary information required to process the request;

b. The date that additional information must be provided by the Provider or Facility; and

c. A statement that failure to provide the requested information within thirty (30) calendar days from Anthem's request for additional information will result in the closure of the request with no further review.

In cases where the Provider or Facility does not submit the additional necessary information required by Anthem and Anthem closes the request, Anthem shall notify the Provider or Facility that the case is closed and that further consideration of the closed dispute resolution request must begin with a new request by the Provider or Facility.

Anthem shall provide notification of the determination to the Provider or Facility. In the event the determination is not in favor of the Provider or Facility, the written notification shall include the principal reasons for the determination. The written notification shall contain:

a. The names and titles of the parties evaluating the provider dispute resolution request, and where the decision was based on a review of medical documentation, the qualifying credentials of the parties evaluating the provider-carrier dispute resolution request;

b. A statement of the reviewers' understanding of the reason for the Provider or Facility's dispute;

c. The reviewers' decision in clear terms and the rationale for the Anthem's decision; and

d. A reference to the evidence or documentation used as the basis for the decision.

Local Providers and Facilities have a single-step internal dispute resolution's process. Based on the type of issue being appealed, Anthem's provider advocates and medical directors, its medical review, medical policy and provider contracting departments, and/or other appropriate business areas may review appeal requests.

How to Submit a Provider Dispute Resolution

- Requests must be submitted on a **Provider Dispute Resolution Form**, and, completed entirely.
- Submit only one Claim on each **Provider Dispute Resolution Form**.

- Include the corresponding Claim control number for each action request.
- Specify in detail the issue and the action requested.
- Attach all documentation to support the action request, i.e., medical records, letter of appeal, etc.

Provider Dispute Resolution Form

Go to **anthem.com**, and select **For Providers**. Under **Provider Resources,** select **Forms and Guides.** Select the **Claims** category and scroll to **Provider Appeals**. Use the **Provider Dispute Resolution Form**, for all provider appeal requests. Send all requests to:

- For Local Plan Members and BlueCard Members (all three-character prefixes other than R + 8 numerics):

  Anthem Blue Cross and Blue Shield
  700 Broadway
  Denver, CO 80273

- For Federal Employee Program (FEP) Members (prefix R + 8 numerics):

  Federal Employee Program – Provider Appeals
  P.O. Box 105557
  Atlanta, GA 30348-5557

Appeals Process on Behalf of a Member

Pre-Service Appeals

If a service has not been rendered, and the Provider or Facility is attempting to gain approval for a critical or expedited service for the Member, the Provider or Facility may do so without written approval from the Member. The Provider or Facility will submit the request for approval/ authorization through the established channels.

Post Service Appeals

A Provider or Facility is allowed to appeal on behalf of the Member if the Member requests/ approves the Provider or Facility do so in writing.

The Member must sign and complete a Designation of an Authorized Representative (DOR) form. The signed form must be submitted by the Provider or Facility along with written request indicating the Provider or Facility is appealing on behalf of the Member, along with any supporting documentation. Throughout the process, the Provider or Facility will be noted as the Member's authorized representative.

Through the appeal process, the Member's authorized representative may access two levels of appeal, and, where appropriate, independent external review. The Member's representative can review the Member's appeal file on request, and can present evidence as part of the appeal process.

Level 1 Appeal: This is an appeal in which the Anthem Appeal Board reviews the appeal and makes a determination. The majority of the Appeal Board are Members who receive health care benefits from Anthem and who were not involved in the initial adverse benefit determination, but a person who was previously involved with the denial may answer questions. The Appeal Board will make its determination within 30 days after receipt of the appeal, unless the Member agrees to a longer period. The Member will receive written notification of the Appeal Board's determination, with the reasons for its decision.

Level 2 Appeal: If the Level 1 Appeal decision is not satisfactory, and if allowed by the terms of the Member's health plan, the Member's authorized representative can (but does not have to) file a Level 2 Appeal. The Member's authorized rep has forty-five (45) days from receiving the Level 1 Appeal decision in which to request a Level 2 Appeal. The panel of the Level 2 Appeal Board includes a minimum of three people. The majority of the Level 2 Appeal Board are Members who receive health care benefits from Anthem. At the Level 2 appeal, the Member or the Member's representative may appear or be teleconferenced in to present information. A person who was previously involved may be a Member of the Level 2 Appeal Board to present information or answer questions. Anthem will provide the Member with a copy of the Level 2 Appeal Board's written decision within 30 days after receipt of the appeal request, unless the Member agrees to a longer period of time. Anthem will provide a copy of the decision to any provider who submits a Level 2 Appeal on the Member's behalf.

Expedited Level 1 Appeal*:* A Member's representative has the right to request an expedited appeal when the time frames for a standard review could: (1) seriously jeopardize the Member's life or health; (2) jeopardize the Member's ability to regain maximum function; or (3) if the Member has a disability, create an imminent and substantial limitation on the Member's existing ability to live independently. Expedited appeals will be resolved as quickly as medical circumstances require, but not later than 72 hours after receipt of the request. Except as mentioned below, expedited appeals are not available when the service or supply in question has already been provided to the Member.

Independent External Review Appeal: If Anthem's decision involved making a judgment as to the Medical Necessity, appropriateness, health care setting, level of care or effectiveness of the health care service or treatment the Member requested, the Member's authorized representative may have the right to Independent External Review, where Anthem's decision will be reviewed by health care professionals who have no association with Anthem. The Member's authorized representative may also request an Independent External Review when a Claim has been denied based upon a determination that the recommended or requested health care service or treatment is experimental or investigational treatment. Except as noted below, in order to request an Independent External Review, the Member's authorized representative must have first completed a Level 1 Appeal, but the Member's authorized representative can make such a request either after or instead of choosing to file a Level 2 Appeal. But if Anthem fails to respond to a complaint or appeal within thirty (30) calendar days, and the Member's authorized representative has not agreed to an extension, the Member's authorized representative can request an Independent External Review and the member will be considered to have exhausted the internal appeals process. Also, in some instances, Anthem may (but is not required to) agree to an Independent External Review even if the Member has not exhausted the Level 1 Appeal.

Expedited Independent External Review Appeals: Providers and Facilities can request an expedited independent external review, but only if the case meets certain criteria. Providers and Facilities will need a physician to certify to Anthem that a Member has a medical condition where following the normal external review appeal process would seriously jeopardize the Member's life or health, would jeopardize the Member's ability to regain maximum function or, if the Member is

disabled, would create an imminent and substantial limitation of the Member's ability to live independently. If it meets these conditions, the Provider or Facility request can be filed at the same time as the request for a Level 1 Appeal. Use the external review request form to request an expedited review. An expedited appeal may not be allowed for denials made after service was provided.

Grievances

Providers and Facilities may send a written grievance to:

Anthem Blue Cross and Blue Shield
Quality Management Department
700 Broadway MC 0532
Denver, CO 80273

Anthem's Member Grievances Department will acknowledge that we've receipt of the grievance. They'll also investigate it. Every grievance is treated confidentially.

Division of Insurance inquiries

For questions about health care coverage in Colorado, call the Division of Insurance at (303) 894-7490. Representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. You can also write to:

The Division of Insurance
Attention: ICARE Section
560 Broadway, Suite 850
Denver, Colorado 80202

The appeals process as defined above is for local Claims and may or may not be the process by which National Account Claims are handled. These processes would be determined by the individual home plans based on their internal processes and may also be based on Member or group contracts.

Appeals Involving Independent Medical Evaluations: If Anthem requires an independent medical or chiropractic evaluation to make a final determination of benefits or care, Anthem may require the Member to submit to the independent medical evaluation. The evaluation will be conducted by a physician or chiropractor who is certified to practice in the same field of practice as the primary treating physician or chiropractor, or who is formally educated in that field.

The independent evaluation must include a physical examination of the patient, unless deceased, and a personal review of all x-rays and reports prepared by the primary treating physician or chiropractor. A certified copy of all reports of findings must be sent to the primary treating physician or chiropractor and the Member within 10 working days after the evaluation. If the Member disagrees with the findings of the evaluation, the Member must submit an appeal to Anthem, pursuant to the procedure for binding arbitration as established by the American Arbitration Association, within 30 days after receipt of the findings of the evaluation. Upon receipt of an appeal, Anthem will notify the primary treating physician or chiropractor in writing.

Anthem will not limit or deny coverage for care related to a disputed Claim that requires an independent medical evaluation while the dispute is in arbitration. However, if Anthem prevails in the arbitration, the primary treating physician or chiropractor may not recover any payment from Anthem, the subscriber or the patient for services that the physician or chiropractor provided to the Member after receiving written notice from Anthem.

Designation of Representation (DOR) Form

Go to **anthem.com** and select **For Providers**. Under the **Provider Resources** select Forms and Guides**,** select the **Claims and Appeals** category and scroll to the **Designation of an Authorized Representative (DOR).** Use the DOR Form for all submissions of appeals on behalf of a Member. Send all requests to:

- For Local Plan Members and BlueCard Members (all three-character prefixes other than R + 8 numerics):

  Anthem Blue Cross and Blue Shield
  700 Broadway
  Denver, CO 80273

- For Federal Employee Program (FEP) Members (prefix R + 8 numerics):

  Federal Employee Program – Provider Appeals
  P.O. Box 105557
  Atlanta, GA 30348-5557

Member Appeals

If a Member disagrees with Anthem's denial, in whole or in part, of a Claim, requested service or supply, and asks a Provider or Facility how to file a complaint, appeal or grievance with Anthem, the Member should be instructed to contact the Member services unit noted on the back of the Anthem Member ID Card.

Member Quality of Care / Quality of Service Investigations

Overview

The Grievances and Appeals department develops, maintains and implements policies and procedures for identifying, reporting and evaluating potential quality of care/service ("QOC"/"QOS") concerns or sentinel events involving Anthem Members. This includes cases reviewed as the result of a grievance submitted by a Member and potential quality issues ("PQI") reviewed as the result of a referral received from an Anthem clinical associate. All Anthem associates who may encounter clinical care/service concerns or sentinel events are informed of these policies.

Quality of care grievances and PQIs are processed by clinical associates. Medical records and a response from the Provider and/or Facility are requested. Requests for information, including medical records, must be returned by Providers and/or Facilities on or before the due date listed on the request letter so that a determination can be made regarding the severity of the Potential QOC/QOS concern. Failure to return or timely return the requested information may result in escalation of the

issue and potential corrective action, up to and including, review for termination of contract and removal from the network.

If the clinical associate determines, based on the circumstances and applicable review of records, that the matter is a non-issue with no identifiable quality concern or that the evidence suggests a known or recognized complication, the clinical associate may assign a severity level consistent with such a finding. If the circumstances and/or evidence suggests a QOC concern beyond a known or recognized complication, then the clinical associate will prepare and send a summary to the appropriate Medical Director for review.

Specialty matched reviewers evaluate the matter and an appropriate Medical Director makes a determination of the severity of the QOC matter. If the QOC matter was initiated by a Member, the Member is advised that a resolution was reached but the details and outcome of the review are protected by peer review statutes and will not be provided.

The Provider and/or Facility will also receive a letter advising of the QOC/QOS determination and any associated corrective action.

Significant quality of care issues and/or failure to participate or respond to information requests may be elevated for additional review and appropriate action including, but not limited to, referrals to the Credentialing Committee.

Providers and Facilities are contractually obligated to actively cooperate with QOC/QOS reviews/investigations.

Allegations of quality concerns regarding the care of our members requires review of relevant materials, including, but not limited to, records of member treatment and internal investigations performed by Providers and Facilities in connection with the allegations received. This information is protected by Peer Review confidentiality which will be maintained during Anthem's QOC review.

Corrective Action Plans (CAP)

When corrective action is required, Providers and/or Facilities will be notified of appropriate follow-up interventions which can include one or more of the following: development of a CAP from the Provider and/or Facility to address the reviewed issues of concern, Continuing Medical Education, chart reviews, on-site audits, tracking and trending, Provider and/or Facility counseling, and/or referral to the appropriate committee for additional action. Providers and Facilities that fail to comply with requests associated with potential QOC/QOS allegations, such as the request for information for investigations, the completion of corrective action plans by the noticed deadline and/or failure to comply with the terms of a corrective action plan will be referred to the Credentialing Committee for further actions, up to and including, termination of contract and removal from the network.

Reporting

G&A leadership reports grievance and PQI rates, categories, and trends; to the appropriate Quality Improvement Committee on a bi-annual basis or more often as appropriate. Quality improvement or educational opportunities are reported, and corrective measures implemented, as applicable. Results of corrective actions are reported to the Committee. The Quality Council reviews these trends annually during the process of prioritizing quality improvement activities for the subsequent year.

Reimbursement Requirements and Policies

This section includes reimbursement requirements and policies on how Anthem will reimburse Providers and Facilities for certain services. Reimbursement Policies are published on anthem.com be sure to check both places. To locate the policies online go to Anthem.com. Select Provider, choose Policies, Guidelines and Manuals under Provider Resources in the horizontal menu. Scroll down to Reimbursement Polices and select **Access policies**. Anthem reserves the right to review and revise policies when necessary.

Blood, Blood Products and Administration

Blood and blood products such as platelets or plasma are reimbursable. Administration of Blood or Blood Products by nursing/facility personnel are not separately reimbursable on inpatient claims. Administration of Blood or Blood Products by nursing/facility personnel billed on outpatient claims are separately reimbursable when submitted without observation/treatment room charges.

Charges for blood storage, transportation, processing, and preparation such as thawing, splitting, pooling, and irradiation are also not separately reimbursable. Lab tests such as typing, Rh, matching, etc., are separately reimbursable charges.

Changes During Admission/Continuous Outpatient encounter

There are elements that could change during an admission. The following table shows the scenarios and the date to be used:

Change	Effective Date
Member's Insurance Coverage	Admission/First day of continuous Outpatient Encounter
Facility's Contracted Rate (other than DRG)	Admission/First day of continuous Outpatient Encounter
DRG Base Rate	Admission
DRG Grouper	Discharge
DRG Relative Weight	Discharge
CPT & HCPCS coding changes	Discharge Last day of continuous Outpatient Encounter

Comprehensive Health Planning

Facility shall not bill Anthem, Plan or a Member for Health Services, expanded facilities, capital operating costs or any other matter of service requiring a certificate of need approval or exemption under existing law, or similar or successor laws that may be adopted from time to time, unless said approval or exemption has been granted in writing.

Courtesy Room

"Courtesy Room" means an area in the Facility where a professional Provider is permitted by Facility to provide Health Services to Members. Anthem will not reimburse for Courtesy Room charges separately.

Different Settings Charges

If Anthem determines that Facility submits charges differently for the same service performed in a different setting, Anthem may reimburse at the Anthem Rate for the lesser of the two charges.

Eligibility and Payment

Anthem shall provide methods for identifying a Member either through an issued document or through telephonic, paper, or electronic communication to Provider or Facility. The identification will include information to contact Anthem, but doesn't guarantee the individual's eligibility at the time of rendering a Health Service. Verification of eligibility doesn't guarantee payment, and lack of identification does not disqualify an individual from being a Member. Eligibility requires more than possession or access to this identification.

Emergency Room Supplies and Services Charges

The Emergency Room level reimbursement includes all monitoring, equipment, supply, and time and staff charges. Reimbursement for the use of the Emergency Room includes the use of the room and personnel employed for the examination and treatment of patients. This reimbursement does not typically include the cost of physician services.

Evaluation and Management (E&M) Services

Prior to payment, Anthem may review E&M claims to determine, in accordance with correct coding requirements and/or reimbursement policy as applicable, whether the E&M code level submitted is higher than the E&M code level supported on the Claim. If the E&M code level submitted is higher than the E&M code level supported on the Claim, Anthem reserves the right to:

- Deny the Claim and request resubmission of the Claim with the appropriate E&M level;
- Pend the Claim and request that the Facility or Provider submit documentation supporting the E&M level billed; and/or
- Adjust reimbursement to reflect the lower E&M level supported by the Claim

Facility Personnel Charges

Charges for Inpatient Services for Facility personnel are not separately reimbursable and the reimbursement for such is included in the room and board rate. Examples include, but are not limited to, lactation consultants, dietary consultants, overtime charges, transport fees, nursing functions (including IV or PICC line insertion at bedside), call back charges, nursing increments, therapy increments, and bedside respiratory and pulmonary function services. Outpatient Services for Facility personnel are also not separately reimbursable. Reimbursement is included in the reimbursement for the procedure or observation charge.

General Industry Standard Language

Per Anthem policy and the Agreement, Provider and Facility will follow industry standards related to billing. Per the UB-04 and CMS1500 (or subsequent forms) billing manual referenced as Coded Service Identifier(s).

Instrument Trays

Charges for instrument trays for any procedure are included in the cost of the procedure and are not separately reimbursable. See the *Operating Room Time and Procedure Charges* and *Routine Supplies* sections of this Manual for additional information.

Interim Bill Claims

Anthem shall not adjudicate Claims submitted as interim bills for services reimbursed under DRG methodology.

IV Sedation and Local Anesthesia

Charges for IV Sedation and local anesthesia administered by the provider performing the procedure, and/or nursing personnel, are not separately reimbursable and are included as part of the Operating Room ("OR") time/procedure reimbursement. Charges for medications-drugs used for sedation and local anesthesia are separately reimbursable.

Lab Charges

The reimbursement of charges for specimen collection are considered facility personnel charges and the reimbursement is included in the room and board or procedure/observation charges. Examples include venipuncture, urine/sputum specimen collection, draw fees, phlebotomy, heel sticks, and central line draws.

Processing, handling, and referral fees are considered included in the procedure/lab test performed and are not separately reimbursable.

Labor Care Charges

Anthem will reimburse appropriately billed room and board or labor charges. Payment will not be made on both charges billed concurrently. Facilities reimbursed under DRG will not be reimbursed by Anthem for Outpatient Services rendered prior to the admission.

Medical Care Provided to or by Family Members

Services for any type of medical care rendered by a Provider to him/herself or to an immediate family Member (as defined below), who is a Member, are not eligible for coverage and should not be billed to Anthem. In addition, a Provider may not be selected as a Primary Care Physician (PCP) by his/her immediate family Member.

Unless otherwise set forth in a Member's Health Benefit Plan, an immediate family Member includes: father, mother, children, spouse, domestic partner, legal guardian, grandparent, grandchild, sibling, step-father, step-mother, step-children, step-grandparent, step-grandchild, and/or step-sibling.

Neuromonitoring (Technical Component)

Anthem will consider the technical component for neuromonitoring services performed in an operating room setting to be all inclusive to the facility reimbursement rate.

Therefore, Claims submitted by anyone other than the rendering facility will not be eligible for separate or additional reimbursement. If the rendering facility utilizes a neuromonitoring vendor to perform any services, then it is the rendering facility's responsibility to reimburse the vendor directly.

Any Claims submitted to Anthem for these additional services will be denied as they will be considered part of the all-inclusive facility reimbursement.

Nursing Procedures

Anthem will not separately reimburse fees associated with nursing procedures or services provided by Facility nursing staff or unlicensed Facility personnel (technicians) performed during an inpatient ("IP") admission or outpatient (OP) visit. Examples include, but are not limited, to intravenous (IV) injections or IV fluid administration/monitoring, intramuscular (IM) injections, subcutaneous (SQ) injections, nasogastric tube (NGT) insertion, urinary catheter insertion, point of care/bedside testing (such as glucose, blood count, arterial blood gas, clotting time, pulse oximetry, etc.) and inpatient blood transfusion administration/monitoring (with the exception of OP blood administration, OP chemotherapy administration, or OP infusion administration which are submitted without a room charge, observation charges, or procedure charges other than blood, chemotherapy, or infusion administration).

Operating Room Time and Procedure Charges

The operating room ("OR") charge will be reimbursed on a time or procedural basis. basis for the charge, it should be calculated from the time the patient enters the room until the patient leaves the room, as documented on the OR nurse's notes. The Operating Room is defined as surgical suites, major and minor, treatment rooms, endoscopy labs, cardiac cath labs, Hybrid Rooms, X-ray, pulmonary and cardiology procedural rooms. The operating room reimbursement will reflect the cost of:

- The use of the operating room
- The services of qualified professional and technical personnel
- Any supplies, items, equipment, and services that are necessary or otherwise integral to the provision of a specific service and/or the delivery of services. Refer to the *Routine Supplies* section of this manual.

The operating room charge will not reflect the cost of robotic technology and is not eligible for separate reimbursement. Examples of charges that are not eligible for separate or additional reimbursement are listed below:

- Increased operating room unit cost charges for the use of the robotic technology
- Charges billed under CPT or HCPCS codes that are specific to robotic assisted surgery, including, but not limited to, S2900
- Supplies billed related to the use of robotic technology.
- Reference the Technology Assisted Surgical Procedures Reimbursement Policy.

Other Agreements

If Facility currently maintains a separate Agreement(s) with Anthem solely for the provision and payment of home health care services, skilled nursing Facility services, ambulatory surgical Facility services, or other agreements that Anthem designates (hereinafter collectively "Other Agreement(s)"), said Other Agreement(s) will remain in effect and control the provision and payment of Covered Services rendered there under.

Personal Care Items

Personal care items used for patient convenience are not reimbursable. Examples include but limited to: breast pumps, deodorant, dry bath, dry shampoo, eye lubricants, lotion, non-medical personnel, mouthwash, powder, soap, telephone calls, television, tissues, toothbrush and toothpaste.

Pharmacy Charges

Pharmacy charges will be reimbursed to include only the cost of the drugs prescribed by the attending physician. Medications furnished to patients shall not include an additional separate charge for administration of drugs, the cost of materials necessary for the preparation and administration of drugs, and the services rendered by registered pharmacists and other pharmacy personnel. Anthem will reimburse at the Anthem Rate for the drug. All other services are included in the Anthem Rate. Example of pharmacy charges which are not separately reimbursable include, but are not limited to: IV mixture fees, IV diluents such as saline and sterile water, IV Piggyback (IVPB), Heparin and saline flushes to administer IV drugs, and facility staff checking the pharmacy ("Rx") cart. Portable Charges

Portable Charges are included in the reimbursement for the procedure, test or x-ray and are not separately reimbursable.

Pre-Operative Care or Holding Room Charges

Charges for a pre-operative care or a holding room used prior to a procedure are included in the reimbursement for the procedure, and are not separately reimbursed. In addition, nursing care provided in the pre-operative care area will not be reimbursed separately. Reimbursement for the procedure includes all nursing care provided.

Preparation (Set-Up) Charges

Charges for set-up, equipment or materials in preparation for procedures or tests are included in the reimbursement for that particular procedure or test.

Provider and Facility Records

Provider and Facility shall prepare and maintain all appropriate medical, financial, administrative and other records as may be needed for Members receiving Health Services. All of Provider's and Facility's records on Members shall be maintained in accordance with prudent record keeping procedures and as required by any applicable federal, state or local laws, rules or regulations.

Recovery Room Charges

Reimbursement for recovery room services (time or flat fee) includes all used and or available services, equipment, monitoring, nursing care that is necessary for the patient's welfare and safety during their confinement. This will include, but is not limited to cardiac monitoring, Dinamap®, pulse oximeter, injection fees, nursing, nursing time, nursing supervision, equipment and supplies, (whether disposable or reusable), defibrillator, and oxygen. Separate reimbursement for these services will not be made.

Recovery Room Services Related to IV Sedation and/or Local Anesthesia

Anthem will not provide reimbursement for a phase I or primary recovery room charged in connection with IV sedation or local anesthesia. Charges will be paid only if billed as a post procedure room or a

phase II recovery (step-down) e.g. arteriograms. The Anthem Rate shall not exceed the Facility's approved average semi-private room and board rate less discount, as submitted to Anthem.

Respiratory Services

Mechanical Ventilation/CPAP/BIPAP support and other respiratory and pulmonary function services provided at the bedside are considered facility personnel, equipment, and/or supply charges and are inherent to ICU/CCU/NICU room & board care is not eligible for separate reimbursement

Routine Supplies

Any supplies, items and services that are necessary or otherwise integral to the provision of a specific service and/or the delivery of services in a specific location are considered routine services and supplies and not separately reimbursable in the inpatient and outpatient environments. Reimbursement for routine services and supplies is included in the reimbursement for the room, procedure, or observation charges.

Semi Private Room Rate

Anthem must be notified in writing of any changes, and new rates will be loaded thirty (30) days after such notification. No Claims will be reprocessed as a result of changes to semi-private room rates. All eligible charges for Covered Services will be limited to the approved average semi-private room and board rate, less discount, as submitted to Anthem.

Services Related to Non-Covered Services, Supplies, or Treatment

Reimbursement shall not be made for claims submitted for services, supplies, or treatment related to, or for complications directly related to a service that is not covered by this Plan. Directly related means that the care took place as a direct result of the non-covered service and would not have taken place without the non-covered service.

Special Procedure Room Charge

Special procedure room charges are included in the reimbursement for the procedure. If the procedure takes place outside of the OR, then OR time will not be reimbursed to cover OR personnel/staff being present in the room. Example: ICU, ER, etc.

Stand-by Charges

Standby equipment and consumable items such as oxygen, which are on standby, are not reimbursable. Only actual use is covered. Staff on standby is included in the reimbursement for the procedure and also is not separately reimbursable.

Stat Charges

Stat charges are included in the reimbursement for the procedure, test and or X-ray. These charges are not separately reimbursable.

Submission of Claim/Encounter Data

Providers and Facilities will submit Claims and Encounter Data to Anthem in a format that is consistent with industry standards and acceptable to Anthem. Claims must be submitted using the CMS 1500, UB04, or successor forms, according to Coded Service Identifier(s) guidelines using

HIPAA compliant codes. This submission should occur within the time frames and requirements set forth in your Provider or Facility Agreement.

A "Claim" refers to either a uniform Claim form or an electronic form prescribed by the Anthem for the purpose of requesting payment for Health Services offered to a Member. Such Claim needs to contain all the necessary information needed for processing and making a benefit determination.

"Encounter Data" means Claim information and any additional information submitted by a Provider or Facility under capitated or risk-sharing arrangements for Health Services rendered to Members.

Anthem will make best efforts to pay all complete and accurate Claims for Covered Services submitted by Facilities and Providers in accordance with your Provider or Facility Agreement, and applicable state statutes, exclusive of Claims that have been suspended due to the need to determine Medical Necessity, to the extent of Anthem's payment liability, if any, because of issues such as coordination of benefits, subrogation or verification of coverage.

Supplies and Equipment

Charges for medical equipment, including but not limited to, IV pumps, PCA Pumps, isolation carts, mechanical ventilators, continuous positive airway pressure (CPAP)/ bilevel positive airway pressure (BIPAP) machines, and related supplies are not separately reimbursable. Oxygen charges, including but not limited to, oxygen therapy per minute/per hour when billed with room types ICU/CCU/NICU or any Specialty Care area are not separately reimbursable.

Tech Support Charges

Pharmacy Administrative Fees (including mixing medications), any portable fees for a procedure or service, patient transportation fees when taking a patient to an area for a procedure or test are not separately reimbursable. Transporting a patient back to their room following surgery, a procedure, or test, are not separately reimbursable.

Telemetry

Telemetry charges in ER/ICU/CCU/NICU or telemetry unit are included in the reimbursement for the place of service. Additional monitoring charges are not reimbursable. Separately billed telemetry charges will only be paid if observation ("OBS") charges do not exceed approved average semi-private room and board rate less discount, as submitted to Anthem.

Test or Procedures Prior to Admission(s) or Outpatient Services

The following diagnostic services, defined by specific Coded Service Identifier(s), are considered part of pre-admission/pre-surgical/pre-operative testing:

- 254 – Drugs incident to other diagnostic services
- 255 – Drugs incident to radiology
- 30X – Laboratory
- 31X – Laboratory pathological
- 32X – Radiology diagnostic
- 341 – Nuclear medicine, diagnostic
- 35X – CT scan

- 40X – Other imaging services
- 46X – Pulmonary function
- 48X – Cardiology
- 53X – Osteopathic services
- 61X – MRI
- 62X – Medical/surgical supplies, incident to radiology or other services
- 73X – EKG/ECG
- 74X – EEG
- 92X – Other diagnostic services

Non-diagnostic services are also considered part of pre-admission/pre-surgical/pre-operative testing if they are furnished in connection with the principal diagnosis that necessitates the outpatient procedure or the Member's admission as an inpatient.

Unless the Provider or Facility Agreement with Anthem specifies a different timeframe, pre-admission/pre-surgical/ pre-operative testing that occurs within seventy-two (72) hours prior to the inpatient admission or outpatient procedure will be included in the DRG Rate, Per Diem Rate, Case Rate or any other Anthem Rate for Covered Services, and will not be paid separately. All Claims billed separately for these services must be accompanied with the appropriate ICD-10 codes.

Time Calculation

- **Operating Room ("OR")** – Time should be calculated from the time the patient enters the room until the patient leaves the room, as documented on the OR nurse's notes.
- **Recovery Room** – Time should be calculated from the time the patient enters the recovery room until the patient leaves the recovery room as documented on the post anesthesia care unit ("PACU") record.
- **Post Recovery Room** – Time charges should be calculated from the time the patient leaves the recovery room until discharge.
- **Hospital/ Technical Anesthesia Component** – Time should be calculated from the time the patient enters the operating room (OR) until the patient leaves the room, as documented on the OR nurse's notes. The time the anesthesiologist spends with the patient in pre-op and in the recovery room is not to be included in the hospital anesthesia time calculation.

Undocumented or Unsupported Charges

Per Anthem policy, Anthem will not reimburse charges that are not documented on medical records or supported with documentation.

Video or Digital Equipment used in Procedures

Charges for video or digital equipment used for visual enhancement during a procedure are included in the reimbursement for the procedure and are not separately reimbursable. Examples include but not limited to ultrasound and fluoroscopy guidance. Charges for batteries, covers, film, anti-fogger solution, tapes etc., are also not separately reimbursable.

Additional Reimbursement Guidelines for Disallowed Charges

For any Claims that are reimbursed at a percent of charge, only Charges for Covered Services are eligible for reimbursement. The disallowed charges (charges not eligible for reimbursement) include, **but are not limited to**, the following, whether billed under the specified Revenue Code or any other Revenue Code. These Guidelines may be superseded by the Provider or Facility Agreement. Refer to the Provider or Facility fee schedule for payment determination.

The tables below illustrate examples of non-reimbursable items/services:

Facility Responsibility	
Typically Billed Under This/These Revenue Codes, but not Limited to the Revenue Codes Listed Below	**Description of Excluded Items**
0990 – 0999	Personal Care Items • Courtesy/Hospitality Room • Patient Convenience Items (0990) • Cafeteria, Guest Tray (0991) • Private Linen Service (0992) • Telephone, Telegraph (0993) • TV, Radio (0994) • Non-patient Room Rentals (0995) • Beauty Shop, Barber (0998) • Other Patient Convenience Items (0999)
0369	Preoperative Care or Holding Room Charges
0760 – 0769	Special Procedure Room Charge
0111 – 0119	Private Room* (subject to Member's Benefit)
0221	Admission Charge
0480 – 0489	Stand-by Charges
0220, 0949	Add on Stat Charges
0270 – 0279, 0360	Video Equipment Used in Procedures
0270, 0271, 0272	Supplies and Equipment • Blood Pressure cuffs/Stethoscopes • Thermometers, Temperature Probes, etc. • Pacing Cables/Wires/Probes • Pressure/Pump Transducers • Transducer Kits/Packs • SCD Sleeves/Compression Sleeves/Ted Hose • Oximeter Sensors/Probes/Covers • Electrodes, Electrode Cables/Wires • Oral swabs/toothettes • Wipes (baby, cleansing, etc.) • Bedpans/Urinals • Bed Scales/Alarms • Specialty Beds • Foley/Straight Catheters, Urometers/Leg Bags/Tubing • Specimen traps/containers/kits • Tourniquets

Facility Responsibility	
Typically Billed Under This/These Revenue Codes, but not Limited to the Revenue Codes Listed Below	**Description of Excluded Items**
	• Syringes/Needles/Lancets/Butterflies • Isolation carts/supplies • Dressing Change Trays/Packs/Kits • Dressings/Gauze/Sponges • Kerlix/Tegaderm/OpSite/Telfa • Skin cleansers/preps • Cotton Balls • Band-Aids, Tape, Q-Tips • Diapers/Chucks/Pads/Briefs • Irrigation Solutions • ID/Allergy bracelets • Foley stat lock • Gloves/Gowns/Drapes/Covers/Blankets • Ice Packs/Heating Pads/Water Bottles • Kits/Packs (Gowns, Towels and Drapes) • Basins/basin sets • Positioning Aides/Wedges/Pillows • Suction Canisters/Tubing/Tips/Catheters/Liners • Enteral/Parenteral Feeding Supplies (tubing/bags/sets, etc.) • Preps/prep trays • Masks (including CPAP and Nasal Cannulas/Prongs) • Bonnets/Hats/Hoods • Smoke Evacuator Tubing • Restraints/Posey Belts • OR Equipment/Supplies (saws, skin staplers, staples & staple removers, sutures, scalpels, blades etc.) • IV supplies (tubing, extensions, angio-caths, stat-locks, blood tubing, start kits, pressure bags, adapters, caps, plugs, fluid warmers, sets, transducers, fluid warmers, etc.)
0220 – 0222, 0229, 0250	Tech Support Charges • Pharmacy Administrative Fee (including mixing meds) • Portable Fee (cannot charge portable fee unless equipment is brought in from another Facility) • Patient transport fees
0223	Utilization Review Service Charges
263	IV Infusion for therapy, prophylaxis (96365, 96366) IV Infusion additional for therapy: IV Infusion concurrent for therapy (96368); IV Injection (96374, 96379)
0229, 0760 – 0762, 0769, 0270, 410 – 413, 0419	Other Charges • Observations hours may never exceed the charge of a semiprivate room charge • Oxygen charges while a patient is on a ventilator • Respiratory assessment/vent management charges

Facility Responsibility	
Typically Billed Under This/These Revenue Codes, but not Limited to the Revenue Codes Listed Below	**Description of Excluded Items**
0230, 0270 – 0272, 0300 – 0307, 0309, 0390-0392, 0310	Nursing Procedures and 99001 – Handling and/or conveyance of specimen from patient (charge for specimen handling)
0230	Incremental Nursing – General
0231	Nursing Charge – Nursery
0232	Nursing Charge – Obstetrics (OB)
0233	Nursing Charge – Intensive Care Unit (ICU)
0234	Nursing Charge – Cardiac Care Unit (CCU)
0235	Nursing Charge – Hospice
0239	Nursing Charge – Emergency Room (ER) or Post Anesthesia Care Unit (PACU) or Operating Room (OR)
0250 – 0259, 0636	Pharmacy • Compounding fees • Medication prep • Nonspecific descriptions • Anesthesia Gases – Billed in conjunction with Anesthesia Charges • IV Solutions 250 cc or less • Miscellaneous Descriptions • Non-FDA Approved Medications (subject to UM determination- Medical Policies)
0256	Experimental Drugs (subject to UM determination- Medical Policies)
0270, 0300 – 0307, 0309, 0380 – 0387, 0390 – 0392	Venipuncture (CPT Code 36415, 36416 or G0001) • Specimen collection • Draw fees • Phlebotomy • Heel stick • Blood storage and processing blood administration • Thawing/Pooling/Splitting, etc.
0222, 0270, 0272, 0410, 0460	Portable Charges
0270 – 0279, 0290, 0320, 0410, 0460	Supplies and Equipment (including rentals) • Preparation (Set-up) Charges; Set-up is included in the fee for the procedure and/or the room and board • Oxygen (ICU/CCU/Progressive) O.R., ER and Recovery • Instrument Trays and/or Surgical Packs • Drills/Saws (All power equipment used in O.R.) • Drill Bits • Blades • IV pumps and PCA (Patient Controlled Analgesia) pumps • Isolation supplies • Daily Floor Supply Charges • X-ray Aprons/Shields

Facility Responsibility	
Typically Billed Under This/These Revenue Codes, but not Limited to the Revenue Codes Listed Below	**Description of Excluded Items**
	• Blood Pressure Monitor • Beds/Mattress • Patient Lifts/Slings • Restraints • Transfer Belt • Bair Hugger Machine/Blankets • SCD Pumps • Heel/Elbow Protector • Burrs • Cardiac Monitor • EKG Electrodes • Vent Circuit • Suction Supplies for Vent Patient • Electrocautery Grounding Pad • Bovie Tips/Electrodes • Anesthesia Supplies When Billed with Anesthesia Charges • Case Carts • C-Arm/Fluoroscopic Charge • Wound Vacuum Pump and supplies • Bovie/Electro Cautery Unit • Wall Suction • Retractors • Single Instruments • Oximeter Monitor • CPM Machines • Lasers • DaVinci Machine/Robot
0309 – 0369, 0419, 0619	After Hours – Call-back
0370 – 0379, 0410, 0460, 0480 – 0489	Anesthesia (Specifically, conscious/moderate sedation by same physician or procedure nurse) • Nursing care • Monitoring • Pre- or Post-evaluation and education • IV sedation and local anesthesia by same physician or procedure nurse • Intubation/Extubation • CPR
410	Nursing/Respiratory Functions: • Oximetry (94760, 94761, 94762) • Vent Management • Postural Drainage • Suctioning Procedure • Nursing/Respiratory care performed while patient is on vent

Facility Responsibility	
Typically Billed Under This/These Revenue Codes, but not Limited to the Revenue Codes Listed Below	**Description of Excluded Items**
0480 – 0489	Percutaneous Transluminal Coronary Angioplasty (PTCA) stand-by charges
0940 – 0945	Education/Training
0270, 0272, 0300 – 0309	Bedside/Point of Care/Near Patient Testing (such as glucose, blood count, arterial blood gas, clotting time, etc.)

Member Responsibility	
Typically Billed Under This/These Revenue Codes but not Limited to the Revenue Codes Listed Below	**Description of Excluded Items**
0110 – 0119	Private Room*
0990	Patient Convenience Items
0991	Cafeteria, Guest Tray
0992	Private Linen Service
0993	Telephone, Telegraph
0994	TV, Radio
0995	Non-patient Room Rentals
0996	Late Discharge
0998	Beauty Shop, Barber
0999	Other Patient Convenience Items

* Subject to the Member's Benefit Agreement.

Medical Policies and Clinical Guidelines

Clinical Practice Guidelines

Anthem considers clinical practice guidelines to be an important component of health care. Anthem adopts nationally recognized clinical practice guidelines and encourages physicians to utilize these guidelines to improve the health of Members. Several national organizations such as, National Heart, Lung and Blood Institute, American Diabetes Association, and the American Heart Association, produce guidelines for asthma, diabetes, hypertension, and other conditions. The guidelines, which Anthem uses for quality and disease management programs, are based on reasonable medical evidence. Anthem reviews the guidelines at least annually or when changes are made to national guidelines for content accuracy, current primary sources, new technological advances and recent medical research.

Providers can access the up-to-date listing of the medical, preventive, and behavioral health guidelines online. To access the guidelines, go to **anthem.com**. Select **For Providers** and **Colorado** then select **Policies, Guidelines and Manuals** from the horizontal menu under Provider Resources. Scroll to **Clinical Practice Guidelines** and select "**Download the Index**".

With respect to the issue of coverage, each Member should review his/her Certificate of Coverage and Schedule of Benefits for details concerning benefits, procedures, and exclusions prior to receiving treatment. The Certificate of Coverage and/or Schedule of Benefits supersede the clinical practice guidelines.

Preventive Health Guidelines

Anthem considers prevention an important component of health care. Anthem develops preventive health guidelines in accordance with recommendations made by nationally recognized organizations and societies such as the American Academy of Family Physicians (AAFP), the American Academy of Pediatrics (AAP), the Advisory Committee on Immunizations Practices (ACIP), the American College of Obstetrics and Gynecology (ACOG) and the United States Preventive Services Task Force (USPSTF). The above organizations make recommendations based on reasonable medical evidence. Anthem reviews the guidelines annually for content accuracy, current primary sources, new technological advances and recent medical research and make appropriate changes based on this review of the recommendations and/or preventive health mandates. Anthem encourages physicians to utilize these guidelines to improve the health of Members.

The current guidelines are available online. To access the guidelines, go to **anthem.com**. Select **For Providers** and **Colorado** then select **Policies, Guidelines and Manuals** from the horizontal menu under Provider Resources. Scroll to **Preventive Health Guidelines** and select "**Review the guidelines**."

With respect to the issue of coverage, each Member should review his/her Certificate of Coverage and Schedule of Benefits for details concerning benefits, procedures and exclusions prior to receiving treatment. The Certificate of Coverage and/or Schedule of Benefits supersede the preventive health guidelines.

Medical Policies & Clinical Utilization Management (UM) Guidelines

The Office of Medical Policy & Technology Assessment ("OMPTA") develops medical policy and clinical UM guidelines (collectively, "Medical Policy") for the health plan. The principal component of the process is the review for development of medical necessity and/or investigational and not medically necessary position statements or clinical indications that are objective and based on medical evidence for certain new medical services and/or procedures or for new uses of existing services and/or procedures. The services consisting of medical, surgical, and behavioral health treatments, may include, but are not limited to devices, biologics, specialty pharmaceuticals, gene therapies, and professional health services.

Medical Policies are intended to reflect current scientific data and clinical thinking. While Medical Policy sets forth position statements or clinical indications regarding the medical necessity of individual services and/or procedures, federal and state law, as well as contract language, including definitions and specific provisions/exclusions, take precedence over Medical Policy and must be considered first in determining eligibility for coverage.

The Medical Policy & Technology Assessment Committee ("MPTAC") is a multiple disciplinary group including physicians from various medical and behavioral health specialties, clinical practice

environments and geographic areas. Voting membership may include external physicians in clinical practices and participating in networks, external physicians in academic practices and participating in networks, internal medical directors, and Chairs of MPTAC Subcommittees. Non-voting members may include internal legal counsel and internal medical directors.

Additional details regarding the Medical Policy development process, including information about MPTAC and its Subcommittees, are provided in **Admin.00001 Medical Policy Formation**.

Medical Policy and Clinical Utilization Management (UM) Guidelines Distinction

Medical Policy and clinical UM guidelines differ in the type of determination being made. Both set forth position statements or clinical indications regarding the medical necessity of individual services and/or procedures. In general, Medical Policy may be developed to address investigational technologies (including a novel application of an existing technology) and services where there is a significant concern regarding Member safety. Clinical UM guidelines may be developed to address Medical Necessity criteria for technologies or services where sufficient clinical evidence exists to evaluate the clinical appropriateness of the request, goal length of stay (GLOS), place of service, and level of care. In addition, Medical Policies are implemented by all Plans while clinical UM guidelines are adopted and implemented at the discretion of the local Plan or line of business.

Accessing Medical Policies and Clinical UM Guidelines

Anthem Medical Policies are available on anthem.com, which provides transparency for Providers, Facilities, Members and the public in general. Some vendor guidelines used to make coverage determinations are proprietary and are not publicly available on the Anthem website but are available upon request.

To locate Medical Policy online, go to **anthem.com**. Select **For Providers,** select **Policies, Guidelines & Manuals**, then select **Colorado**, if needed. Select "**View Medical Policies & Clinical UM Guidelines**". Search for policies or select "**Full List page**" to view. Page link is included below:

Medical Policy and Clinical UM Guidelines

To locate medical policy and clinical UM guidelines and prior authorization requirements for BlueCard Out-of-area Members go to **anthem.com**. Select **For Providers**, then choose "**Prior Authorization**" under Claims in the horizontal menu, and select **Colorado** if needed. Scroll down the page to **Helpful Links** and select "**Medical Policy and Prior Authorization for Blue Plans**". Page link is included below:

BlueCard Medical Policy Pre-Certification/Pre-Authorization Information

Clinical UM Guidelines

The clinical UM guidelines published on **anthem.com** represent the clinical UM guidelines currently available to all Plans for adoption throughout Anthem. Because local practice patterns, claims systems and benefit designs vary, a local Plan may choose whether to adopt a particular clinical UM guideline. The link below can be used to confirm whether the local Plan has adopted the clinical UM guideline(s) in question. Adoption lists are created and maintained solely by each local Plan.

To view the list of specific clinical UM guidelines adopted by Colorado, under the *About These Policies* heading, select **Clinical UM Guidelines adopted by Anthem Blue Cross and Blue Shield in Colorado**.

Other Criteria

In addition to medical policy and clinical UM guidelines maintained for coverage decisions, Anthem may adopt third party criteria developed and maintained by other organizations. Where Anthem has developed criteria that addresses a service also described in one of the third party's sets of criteria, Anthem's policy supersedes. To access the third party criteria, go to **anthem.com**. Select **For Providers,** under **Provider Resources** select **Policies, Guidelines & Manuals**, then select **Colorado**. Select **View Medical Policies & Clinical UM Guidelines**, scroll to **Other Criteria** and select the specific criteria needed.

Utilization Management

Utilization Management (sometimes referred to as Utilization Review) is our evaluation of clinical information for the purpose of making favorable determinations and adverse determinations to ensure appropriateness of care.

Utilization Management Program

The Utilization Management (UM) Program goal is to have Members receive the appropriate quantity and quality of healthcare services, delivered at the appropriate time, and in a setting consistent with their medical care needs. Providers and Facilities agree to abide by the following UM Program requirements in accordance with the terms of the Agreement and the Member's Health Benefit Plan. Providers and Facilities agree to cooperate with Anthem in the development and implementation of action plans arising under these programs. Providers and Facilities shall comply with all requests for medical information required to complete Anthem's UM review. Providers and Facilities agree to adhere to the following provisions and provide the information as outlined within this Utilization Management section.

Decisions are based on medical necessity and appropriateness of care and service, and the organization does not specifically reward denials of coverage.

UM Definitions

1. **Adverse Determination:** means a denial, reduction or failure to make payment (in whole or in part) for a benefit based on a determination that a benefit is experimental, investigational, or not medically necessary or appropriate as defined in the applicable health benefit plan. This may apply to Prospective, Continued Stay, and Retrospective reviews.
2. **Business Day:** Monday through Friday, excluding designated company holidays.
3. **Continued Stay Review:** (continuation of services) means utilization review that is conducted during a Member's ongoing stay in a facility or course of treatment. Continued Stay Review includes continuation of services (Urgent Care & Extensions).
4. **Discharge Planning:** includes coordination of medical services and supplies, medical personnel and family to facilitate the Member's timely discharge to a more appropriate level of care following an inpatient admission.
5. **Notification:** The telephonic and/or written/electronic communication to the applicable Providers, Facility and the Member documenting the UM determination.

6. **Pre-certification** (includes Pre-authorization, Pre-Service, and Prospective services): List of services that require review by UM prior to service delivery. For UM team to perform reviews, the Provider submits the pertinent information as soon as possible to UM prior to service delivery.

Review Types:

- **Prospective Review:** UM review conducted on a health care service (or supply) that requires pre-certification prior to its delivery to the Member.
- **Continued Stay Review:** UM review conducted during a Member's ongoing stay in a Facility or course of treatment. Continued Stay Review includes Continuation of Services (Urgent Care & Extensions).
- **Retrospective Review:** UM review conducted after the healthcare service (or supply) has been provided to the Member.
- **Urgent Care Review:** request for medical care or services where application of the time frame for making routine or non-life threatening care determinations:
    a. Could seriously jeopardize the life or health of the Member or the Member's ability to regain maximum function, based on a prudent layperson's judgment, or
    b. Could seriously jeopardize the life, health or safety of the Member or others, due to the Member's psychological state, or
    c. In the opinion of a practitioner who is a licensed or certified professional providing medical care or behavioral healthcare services with knowledge of the Member's medical or behavioral condition, would subject the Member to adverse health consequences without the care or treatment that is the subject of the request.

Program Overview

UM review may be required for Prospective, Continued Stay, or Retrospective services. UM may be conducted via multiple communication paths.

The review may consider such factors as the Medical Necessity of services provided, and whether the service involves cosmetic or experimental/investigative procedures.

Providers and Facilities shall comply with all requests for medical information required to complete UM review up to and including discharge planning coordination. To facilitate the review process, Providers and Facilities shall make best efforts to supply requested information within twenty-four (24) hours of request.

UM will provide electronic or written Notification for all determinations to the Member, Provider, and/or Facility, as applicable.

UM review timeframes follow Federal, State and accreditation requirements as applicable to the review.

The determination that services are medically necessary is based on the information provided, and is not a guarantee that benefits will be paid. Payments are based on the Member's coverage at the time of service. These terms typically include certain exclusions, limitations and other conditions. Benefit payment could be limited, for example, when:

- The information submitted with the Claim, or on the medical record, differs from that given for the pre-Claim UM review.
- The service is excluded from coverage.
- The Member is not eligible for coverage when the service is provided.

Inpatient admissions require UM review. UM review for inpatient services may include but is not limited to acute hospitalizations, units described as “sub-acute,” “step-down” and “skilled nursing facility;” designated skilled nursing beds/units; residential treatment facilities comprehensive outpatient rehabilitation facilities; rehabilitation units; inpatient hospice; and sub-acute rehabilitation facilities or transitional living centers. These services are subject to admission review for determination of Medical Necessity, site of service and level of care.

Non-inpatient services may require Precertification review.

The list of **Precertification requirements** can be accessed online. Go to **anthem.com**, and select **For Providers**. Under the *Claims* heading, select **Prior Authorization**. Select **Colorado** if needed. Select the appropriate link depending on the type of Member Plan.

The precertification requirements may be confirmed by contacting the appropriate phone number on the back of the Member’s ID card.

Providers and Facilities shall verify that the Member’s primary care physician has provided a referral as required by certain Health Benefit Plans.

- **Prior Authorization Code Lists** – for Local Plan Members
- **Federal Employee Program (FEP) Precertification** – for FEP Members

Under the *Helpful Links* heading:

- **Medical Policy and Prior Authorization for Blue Plans** – for BlueCard Members

Prospective Review and Continued Stay Review

A. Elective inpatient admission and outpatient procedures require review and to have a decision rendered **before** the service occurs. Information provided to UM shall include demographic and clinical information including, but not limited to, primary diagnosis. For information on applicable penalties for non-compliance see *Failure to Comply with Utilization Management Program* section.

B. Emergency inpatient admission, require Providers and Facilities to notify UM within forty-eight (48) hours or the first Business Day following admission. If the forty-eight (48) hours expires on a day that is not a Business Day the timeframe will be extended to include the next Business Day. Information provided to UM shall include demographic and clinical information including, but not limited to, primary diagnosis. For information on applicable penalties for non-compliance see *Failure to Comply with Utilization Management Program* section.

Retrospective Utilization Management

Medical records and pertinent information regarding the Member's care may be reviewed to make a determination for services that require prior authorization after services have been rendered. For information on medical records submission refer to the Medical Records Submission section located in the Claims Submission section of anthem.com.

Penalties may result for failing to preauthorize elective inpatient admissions, outpatient procedures, or providing notification within forty-eight (48) hours of an emergency admission even if records are reviewed retrospectively.

For information on applicable penalties for non-compliance, see *Failure to Comply with Utilization Management Program* section.

Medical Policies and Clinical UM Guidelines

Refer to the Medical Policies and Clinical Utilization Management (UM) Guidelines section of this manual for additional information about Medical Policy and Clinical UM Guidelines.

On-Site/Electronic Medical Record Review (EMR)

If applicable, the Facility agrees to provide UM with on-site or EMR access, for inpatient admission reviews.

Certain services may be excluded from On-Site or EMR Review.

Observation Bed Policy

Refer to the “Observation Services Policy” located in the Reimbursement Policies section of Anthem.com.

Failure to Comply With Utilization Management Program Processes

Providers and Facilities acknowledge that Anthem may apply monetary penalties such as a reduction in payment, as a result of Provider's or Facility’s failure to provide notice of admission or obtain Pre-certification review on specified outpatient procedures, as required under the Agreement or for Provider's or Facility’s failure to fully comply with and participate in any cost management programs and/or UM programs. Members may not be balance billed for penalty amounts.

Penalties include but are not limited to the following:

- Pre-certification review is required for elective inpatient admissions and outpatient procedures that require Pre-certification as specified by Anthem that are not submitted for review and a decision rendered **BEFORE** the service occurs will be subject to a 100% payment penalty unless extenuating circumstances exist as further described below. Providers and Facilities can only dispute the one hundred (100%) penalty in order to present evidence of extenuating circumstances.
- Payment for emergency inpatient admissions will be subject to a one hundred (100%) penalty if the notification is not provided within forty-eight (48) hours of admission. Providers and Facilities can only dispute the one hundred (100%) penalty in order to present evidence of extenuating circumstances by requesting a Claim Payment Reconsideration as further described in the Claims Payment Disputes section of this manual. If the forty-eight (48) hours expires on a day that is not a Business Day the time frame will be extended to include the next Business Day.

Members may not be balance billed for penalty amounts.

Extenuating Circumstances Approval List

- Insurance information was not available from the Member at the time of admission or incorrect information was received from the Member, due to illness, mental status, or language differences at the time of services. Including primary payer issues (e.g., Medicare, AKA admissions or VIP member admitted under a false name, etc.).
- Anthem health system problems prevented authorization from being obtained or Anthem health provides erroneous information, (e.g., misinformation about authorization requirements or Member eligibility).
- Admission or services received are court ordered.
- The need for another covered service was revealed and performed at the time the original authorized service was performed, the newly revealed covered service would not receive a late call penalty
- The Member presented with emergency/urgent condition or life-threatening illness/injury/trauma (e.g., intubation or loss of consciousness).
- Routine maternity admissions/newborn admissions – active/Coordination of Benefits membership
- Routine maternity admissions
- Proof of timely notification of admission of emergency admission was received with forty-eight (48) hours or the first business day following admission. If the forty-eight (48) hours expires on a day that is not a business day the timeframe will be extended to include the next business day. Substantiation may be requested.
- Provider or Facility was given misinformation about authorization or patient eligibility by an Anthem Health employee or Department of Medical Assistance (DMAS).
- Transition of Care. This includes transfer from one hospital to another or transfer to home.
- The Member was traveling out of the area and the Provider or Facility had difficulty finding who to call for the authorization.
- Retro enrollments issues where the member was terminated and then reinstated, but the application was not loaded timely.
- Member's plan reinstated post admission and retroactive to a date prior to the admission.
- A Provider or Facility system outage extending forty eight (48) hours beyond the date of service requiring authorization prevented the authorization from being obtained and Provider or Facility has provided adequate evidence of the system outage.
- A Member is admitted to observation and then becomes inpatient.
- Any other Extenuating Circumstances specific to the health plan.

Utilization Statistics Information

On occasion, Anthem may request utilization data. These may include, but are not limited to:

- Member name
- Member identification number
- Date of service or date specimen collected
- Physician name and/or identification number
- HEDIS Measures or any other pertinent information Anthem deems necessary

This information will be provided by Providers or Facilities at no charge to Anthem.

Inpatient Electronic Data Exchange

For additional information go to the Clinical Data Sharing section of this Manual which can be found under Legal and Administrative Requirements.

Submit Pre-certification Requests Digitally

Using Availity.com to submit pre-certifications offers a streamlined and efficient experience for Providers and Facilities requesting inpatient and outpatient medical services for members covered by Anthem plans. Providers and Facilities can also use the Availity Essentials Authorization application to check authorization status, regardless of how the authorization was submitted. To submit digital pre-certifications, log onto Availity.com and select the Patient Registration tab to access Authorizations and Referrals then select Authorization Request.

Transplant Pre-certification requests should be submitted via telephone, fax or secured e-mail notification.

Peer-to-Peer Review Process

Upon request from a treating practitioner, who is a licensed or certified professional providing medical care or behavioral healthcare services and directly involved in the Member's care/treatment plan, Anthem provides a clinical peer-to-peer conversation when an adverse medical necessity determination will be made or has been made regarding health care services for Members. The treating practitioner may offer additional information and/or further discuss their cases with a peer clinical reviewer.

In compliance with accreditation standards, a practitioner or their designee may request the peer-to-peer review. Others such as hospital representatives, employers and vendors are not permitted to do so.

Quality of Care Incident

Providers and Facilities will notify Anthem in the event there is a quality of care incident that involves a Member.

Audits/Records Requests

At any time Anthem may request on-site, electronic or hard copy medical records, utilization review documentation and/or itemized bills related to Claims for the purposes of conducting audits and reviews to determine Medical Necessity, diagnosis and other coding and documentation of services rendered.

Case Management

Case Management assists Members to optimize the use of their benefits and available community resources to gain access to quality health care in all settings.

The Case Management programs help coordinate services for Members with healthcare needs due to serious, complex, and/or chronic health conditions. The programs coordinate benefits and educate Members who agree to take part in the Case Management program to help meet their health-related needs. Case Management programs are confidential and voluntary and are made available at no extra cost. These programs are provided by, or on behalf of and at the request of, case management staff. These Case Management programs are separate from any Covered Services. If the Member meets program criteria and agrees to take part, the case manager will help the Member meet identified health care needs. This is reached through contact and teamwork with the Member and/or the Member's chosen authorized representative, treating Physician(s), and other Providers. In addition, case management services may be provided by a Carelon entity.

Assistance may be provided in coordinating care with existing community-based programs and services. This may include giving information about external agencies and community-based programs and services.

Timeframe for Prior Authorization Requests

Any request for prior authorization must be submitted within the following timeframes:

- **Elective/non-urgent prior authorization requests**: the initial authorization request must be submitted at least 15 calendar days prior to the requested date of service. Any concurrent outpatient review or extension of an existing outpatient authorization must be submitted at least 5 business days prior to the last authorized day under the existing authorization. For inpatient stays authorized for more than one day, any concurrent inpatient review or extension of an existing inpatient authorization must be submitted at least 24 hours prior to the last authorized day under the existing authorization.

  If a request for prior authorization does not comply with these filing procedures, or is for a service or supply which does not require prior authorization under the plan, the request may be rejected. In that event, within 5 calendar days of receiving the request (or within 24 hours of receiving an urgent prior authorization request), Anthem will notify the submitting provider and Member of the failure and provide information on the proper procedures to follow. The Provider or Facility can then resubmit the prior authorization request in accordance with the filing procedures.

  Consistent with Colorado law, it is the participating Provider and Facility's sole obligation to obtain any necessary prior authorization and the Provider and Facility's failure to do so may limit the ability to bill the patient for the associated charges. Providers and Facilities should ensure that they are complying with their provider contract and applicable law (including without limitation, CRS 10-16-705(3) and CRS 10-16-705 [14]) before attempting to collect any amount from the patient.

Carelon Medical Benefits Management, Inc.

Carelon Medical Benefits Management provides clinical solutions that drive appropriate, safe, and affordable care. Serving more than 50 million Members across 50 states, D.C. and U.S. territories, Carelon Medical Benefits Management promotes optimal care using evidence-based clinical guidelines and real-time decision support for both providers and their patients. The Carelon Medical Benefits Management platform delivers significant cost-of-care savings across an expanding set of clinical domains, including cancer care quality, cardiology, genetic testing, musculoskeletal care, medical and radiation oncology, radiology, rehabilitation, sleep medicine and surgical.

Visit Carelon Medical Benefits Management's program microsite **here** to find program information, resources, clinical guidelines, interactive tutorials, worksheets & checklists, FAQs, and access to the provider portal.

Pre-certification requests to Carelon Medical Benefits Management

Ordering and servicing Providers and Facilities may submit Pre-certification requests to Carelon Medical Benefits Management in one of the following ways:

- Access the provider portal directly at **providerportal.com.** Online access is available 24/7 to process orders in real-time, and is the fastest and most convenient way to request authorization.
- Call the Carelon Medical Benefits Management Contact Center toll-free number: **877-291-0366**

OptiNet Registration

The OptiNet Registration is an important tool that assists ordering Providers and Facilities in real-time decision support information to enable ordering Providers and Facilities to choose high-quality, low-cost imaging and genetic counseling Providers and Facilities for their patients. Servicing Providers and Facilities need to complete the OptiNet Registration online.

To access the OptiNet Registration:

- Access the provider portal directly at **providerportal.com**
    - Once logged into Carelon Medical Benefits Management, from the **My Homepage** screen, choose **Access OptiNet Registration**.
- Select the Registration Type and choose the Access OptiNet Registration button.
- Complete requested information.

The registration does not need to be completed in one sitting. Data can be saved throughout the registration process. Once the registration has been submitted, a score card will be produced for Radiation Solution Facilities. Genetics Testing Facilities will not have a score card. The score for the Facility will be presented to the ordering Provider or Facility when the particular Facility is selected as a place of service which drives Ordering Provider Decision Support.

For technical questions, contact Web Support at **800-252-2021**. For specific OptiNet customer services requests, contact **877-202-6543**. For any other questions, contact Anthem Provider Services.

Quality Improvement Program

Quality Improvement (QI) Program Overview

The Quality Improvement Program Description (QIPD) defines the quality infrastructure that supports Anthem's QI strategies. The QIPD establishes QI program governance, scope, goals, objectives, structure and responsibilities encompassing the quality of medical and behavioral healthcare and services accessible to Members.

Healthcare is local and Anthem has a strong local presence required to understand and support Member needs and provide access to covered care. Anthem is well positioned to deliver what Members want: innovative, choice-based products, distinctive service, simplified transactions, and better access to information for quality care. Local presence and broad expertise create opportunities for collaborative programs that support Providers and Facilities achieving clinical quality and excellence. Participating Providers and Facilities are expected to cooperate with quality activities. Commitment to health improvement and care management provides added value to Members and Providers helping improve both health and healthcare costs. Anthem takes a leadership role to improve the health of communities and is helping to address key healthcare issues.

Guided by strategy, Anthem uses digital-first solutions to support provision of exceptional experiences, affordability, quality and broadened access to consumers and communities. Our digital solutions are the driving force behind shaping our strategy. Digital access to care is one of the enablers that allows us to create value, respond to societal shifts and meet market and consumer needs. We have a continued focus on integrating data, analytics, insights and digital technologies into every aspect of the business.

The annual QI Work Plan is a dynamic process and reflects ongoing progress made on quality activities. The QI Work Plan includes measurable objectives for the year to determine how well the health plan is performing, including activities addressing quality of clinical care, safety of clinical care, quality of service and Members' experience.

The QI Program Evaluation assesses outcomes of Anthem's medical and behavioral health programs and activities toward established goals and objectives.

Goals and Objectives

The goals and objectives support Anthem's vision and values. They are responsive to the changing needs of Members, Providers, Facilities and the healthcare community; and focus on being a valued health partner across the healthcare continuum. Anthem implements evidence-based interventions from both external and internal sources to help build and deliver the best value to customers.

- Develop and maintain a well-integrated system to identify, measure, assess and improve clinical and service quality outcomes through standardized and collaborative activities.
- Evaluate performance in order to take action and respond to the needs of internal/external customers, including compliance with policies, procedures, contractual and regulatory and accreditation requirements.
- Build a safer and more equitable health system through the creation of a safety culture that improves the delivery of healthcare, health outcomes and alignment with national patient safety efforts.

- Identify and promote educational opportunities for Members, medical and behavioral health Providers.
- Advance health equity locally and nationally to improve lives and communities.
- Address the cultural and linguistic needs of eligible Members to promote improved health and healthcare outcomes for diverse Members.
- Help maximize health status, improve health outcomes and reduce healthcare costs of Members through effective Case Management ("CM"), which includes Behavioral Health ("BH") and Disease Management ("DM") programs addressing complex care needs and Population Health Management ("PHM") which includes CM, BH and DM.

As part of the QI Program, initiatives in these major areas include, but are not limited to:

Quality and Safety of Clinical Care

- **Health and Wellness**: MyHealth Advantage is a proactive program that translates a Member's health information into personal guidance to help improve the safety, quality and coordination of their healthcare. This program provides personalized, actionable messaging to Members and their Providers on ways they can improve their health; optimize healthcare spending; avoid critical health issues.
- **MyHealth Coach** program offers end-to-end (enroll, engage and manage) professional one-on-one guidance from an experienced health coach. Each health coach provides education, resources, tools and support to help Members make wise informed decisions about their healthcare. Members receive assistance with navigating the healthcare system, comply with prescribed treatment plans and use health benefits more appropriately. The health coach serves as a central point of contact for Members who have questions or concerns about a healthcare topic or condition.

Patient Safety for Members

Anthem's mission is improving lives and communities, and the quality framework supports this with the promotion of continuous improvement in patient safety. The patient safety goals are to build a safer, more equitable health system and decrease the occurrence of patient safety events by creating a safety culture that improves the delivery of healthcare, health outcomes and alignment with national patient safety efforts. This will be accomplished through the promotion of safe clinical practices in aspects of clinical care and service; to engage Members and medical and behavioral health providers concerning patient safety in aspects of patient interaction; and to identify opportunities for system and process improvements that promote patient safety within individual practices and across the healthcare continuum. Areas for monitoring are selected by analyzing patient safety data for Members inherent to quality of medical and behavioral healthcare delivery and service. Areas of focus include Population Health Management programs that target keeping members healthy, managing members with emerging risk, patient safety or outcomes across setting and managing multiple chronic illnesses.

Member Rights and Responsibilities

The delivery of quality health care requires cooperation between Members, their Providers and Facilities and their health care benefit plans. One of the first steps is for Members, Providers and Facilities to understand Member rights and responsibilities. Therefore, Anthem has adopted a Members' Rights and Responsibilities statement which can be accessed online. Go to **anthem.com**.

Select **For Provider**. Select **Policies, Guidelines and Manuals**, Select **Colorado**, if needed. Scroll down and select the **Read about Member Rights link** under the **More Resources/Member Rights and Responsibilities** section, then choose the **What are my rights as a Member** FAQ question. Members or Providers who do not have access to the website can request copies by contacting Anthem or by calling the number on the back of the Member ID card.

Continuity and Coordination of Care

Anthem encourages communication between all physicians, including primary care physicians (PCPs), behavioral health practitioners and medical specialists, as well as other health care professionals who are involved in providing care to Anthem Members. Discuss the importance of this communication with each Member and make every reasonable attempt to elicit permission to coordinate care at the time treatment begins. HIPAA allows the exchange of information between Covered Entities for the purposes of Treatment, Payment and Health Care Operations.

The Anthem Quality Improvement Program is an ongoing, and integrative program, which features a number of evaluative surveys and improvement activities designed to help ensure the continuity and coordination of care across physician and other health care professional sites, enhancing the quality, safety, and appropriateness of medical and behavioral health care services offered by Providers.

Continuity of Care/Transition of Care Program

This program is for Members when their Provider or Facility terminates from the network and new Members (meeting certain criteria) who have been participating in active treatment with a provider not within Anthem's network.

Anthem makes reasonable efforts to notify Members affected by the termination of a Provider or Facility according to contractual, regulatory and accreditation requirements and prior to the effective termination date. Anthem also helps them select a new Provider or Facility.

Anthem will work to facilitate the Continuity of Care/Transition of Care (COC/TOC) when Members, or their covered dependents with qualifying conditions, need assistance in transitioning to in-network Providers or Facilities. The goal of this process is to minimize service interruption and to assist in coordinating a safe transition of care. Completion of Covered Services may be allowed at an in-network benefit and reimbursement level with an out-of-network provider for a period of time, according to contractual, regulatory and accreditation requirements, when necessary to complete a course of treatment and to arrange for a safe transfer to an in-network Provider or Facility.

Completion of Covered Services by a Provider or Facility whose contract has been terminated or not renewed for reasons relating to medical disciplinary cause or reason, fraud or other criminal activity will not be facilitated.

In addition to the above, due to the requirements of the Federal Consolidation Appropriations Act (CAA), effective January 1, 2022, there are federal continuity of care obligations resulting from (i) the termination of Providers or Facilities from Anthem's network and (ii) the termination of a group health plan from Anthem that results in a loss of benefits provided under such group health plan with respect to Provider or Facility.

Members may contact Customer Care to get information on Continuity of Care/Transition of Care.

Quality-In-Sights®: Hospital Incentive Program (Q-HIP®)

The Quality-In-Sights®: Hospital Incentive Program (Q-HIP®) is Anthem's performance-based reimbursement program for hospitals. The mission of Q-HIP is to help improve patient outcomes in a hospital setting and promote health care value by financially rewarding hospitals for practicing evidence-based medicine and implementing best practices. Q-HIP strives to promote improvement in health care quality and to raise the bar by moving the bell shaped "quality curve" to the right towards high performance.

Q-HIP measures are credible, valid, and reliable because they are based on measures developed and endorsed by national organizations which may include:

- American College of Cardiology (ACC)
- Center for Medicare and Medicaid Services (CMS)
- Institute for Healthcare Improvement (IHI)
- National Quality Forum (NQF)
- The Joint Commission (JC)
- The Society of Thoracic Surgeons (STS)

In order to align Q-HIP goals with national performance thresholds, the Q-HIP benchmarks and targets are based on national datasets, such as the Centers for Medicare and Medicaid Services' Hospital Compare database. The measures can be tracked and compared within and among hospitals for all patient data – regardless of health plan carrier.

Annual meetings are held with participating hospitals from across the country, offering participants an opportunity to share feedback regarding new metrics and initiatives. Additionally, a National Advisory Panel on Value Solutions ("NAPVS") was established in 2009 to provide input during the scorecard development process. The NAPVS is made up of patient safety and quality leaders from health systems and academic medical centers from across the country and offers valuable advice and guidance as new measures are evaluated for inclusion in the program.

Participating hospitals are required to provide Anthem with data on measures outlined in the Q-HIP Manual. Q-HIP measures are based on commonly accepted indicators of hospitals' quality of care. Participating hospitals will receive a copy of their individual scorecard which shows their performance on the Q-HIP measures.

Overview of HEDIS®

HEDIS *(Healthcare Effectiveness Data and Information Set)* is a set of standardized performance measures used to compare the performance of managed care plans and physicians based on value rather than cost. HEDIS is coordinated and administered by NCQA and is one of the most widely used sets of health care performance measures in the United States. Anthem's HEDIS Quality Team is responsible for collecting clinical information from Provider offices in accordance with HEDIS specifications. Data is collected in four ways: Administratively, Hybrid, Survey or via Electronic Clinical Data Systems. Currently, HEDIS includes ninety-six (96)* measures across six (6)* domains:

- Effectiveness of Care
- Access/Availability of Care
- Experience of Care

- Utilization and Risk Adjusted Utilization
- Health Plan Descriptive Information
- Measures Reported using Electronic Clinical Data Systems.

Record requests to Provider offices is a year round process. Anthem requests the records be returned within the specified time frame to allow time to abstract the records and request additional information if needed from other Providers. Health plans use HEDIS data to encourage their contracted providers to make improvements in the quality of care and service they provide. Employers and consumers use HEDIS data to help them select the best health plan for their needs.

For more information on HEDIS visit **anthem.com**, select **For Providers**, if needed select **Colorado,** select **Forms and Guides** (under the Provider Resources column), scroll down and select **HEDIS** in the Category drop down.

**Subject to change*

HEDIS® is a registered trademark of the National Committee for Quality Assurance (NCQA).

Overview of CAHPS®

CAHPS® (Consumer Assessment of Healthcare Providers and Systems) surveys represent an effort to accurately and reliably capture key information from Anthem's Members about their experiences with Anthem's health plans in the past year. This includes the Member's access to medical care and the quality of the services provided by Anthem's network of Providers. Anthem analyzes this feedback to identify issues causing Member dissatisfaction and works to develop effective interventions to address them. Anthem takes this survey feedback very seriously.

Health plans report survey results to National Committee for Quality Assurance ("NCQA"), which uses these survey results for the annual accreditation status determinations and to create National benchmarks for care and service. Health plans also use CAHPS® survey data for internal quality improvement purposes.

Results of these surveys are shared with Providers annually, so they have an opportunity to learn how Anthem Members feel about the services provided. Anthem encourages Providers to assess their own practice to identify opportunities to improve patients' access to care and improve interpersonal skills to make the patient care experience a more positive one.

CAHPS is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

Culturally and Linguistically Appropriate Services

Patient panels are increasingly diverse and needs are becoming more complex. It is important for Providers and Facilities to have the knowledge, resources, and tools to offer culturally competent and linguistically appropriate care. Anthem wants to help work together to achieve health equity.

The U.S. Department of Health and Human Services (HHS) defines cultural competence as the ability to honor and respect the beliefs, languages, interpersonal styles, and behaviors of individuals and

families receiving services, as well as staff Members who are providing such services. It is a dynamic, ongoing developmental process requiring long-term commitment. The Agency for Healthcare Research and Quality (AHRQ) Patient Safety Network explains that healthcare is defined through a cultural lens for both patients and providers. A person's cultural affiliations can influence:

- Where and how care is accessed; how symptoms are described,
- Expectations of care and treatment options, and
- Adherence to care recommendations.

Providers and Facilities also bring their own cultural orientations, including the culture of medicine. Offering culturally and linguistically appropriate care incorporates a variety of skills and knowledge, including, but not limited to, the ability to:

- Recognize the cultural factors (norms, values, communication patterns and world views) that shape personal and professional behavior.
- Develop understanding of others' needs, values and preferred means of having those needs met.
- Formulate culturally competent treatment plans.
- Understand how and when to use language support services, including formally trained interpreters and auxiliary aids and services, to support effective communication.
- Avoid use of family Members, especially minors, to act as interpreters for limited English proficient patients.
- Understand and adhere to regulations to support the needs of diverse patients, such as the Americans with Disabilities Act (ADA).
- Use culturally appropriate community resources as needed to support patient needs and care.

Anthem ensures Providers and Facilities have access to resources to help support delivery of culturally and linguistically appropriate services. Anthem encourages Providers and Facilities to access and utilize **MyDiversePatients.com**

The My Diverse Patient website offers resources, information, and techniques, to help Providers and Facilities provide the individualized care every Member deserves regardless of their diverse backgrounds. The site also includes learning experiences on topics related to cultural competency and disparities that offer free Continuing Medical Education (CME) credit. Current CME offerings include:

- **Caring for Children with ADHD:** Promotes understanding of and adherence to diagnosis and treatment guidelines; use of AAP's Resource Toolkit for Clinicians; awareness of and strategies for addressing disparities.
- **My Inclusive Practice – Improving Care for LGBTQIA+ Patients:** Helps providers understand the fears and anxieties LGBTQIA+ patients often feel about seeking medical care, learn key health concerns of LGBTQIA+ patients, and develop strategies for providing effective health care to LGBTQIA+ patients.
- **Improving the Patient Experience:** Helps providers identify opportunities and strategies to improve patient experience during a health care encounter.

- **Medication Adherence:** Helps providers identify contributing factors to medication adherence disparities for diverse populations & learn techniques to improve patient-centered communication to support needs of diverse patients.
- **Moving Toward Equity in Asthma Care:** Helps providers understand issues often faced by diverse patients with asthma & develop strategies for communicating to enhance patient understanding.
- **Reducing Health Care Stereotype Threat (HCST):** Helps providers understand HCST and the implications for diverse patients as well as the benefits of reducing HCST to both providers' patients and practices, and how to do so.

Anthem appreciates the shared commitment by Provides and Facilities to ensure Members receive culturally and linguistically appropriate services to support effective care and improved health outcomes.

Centers of Medical Excellence

Anthem currently offers access to Centers of Medical Excellence (CME) programs in solid organ and blood/marrow transplants, bariatric surgery, cancer care, cardiac care, maternity care, spine surgery, knee/hip replacement surgery, fertility care, cellular immunotherapy – CAR-T, gene therapy, and substance use treatment and recovery. As much of the demand for CME programs has come from National Accounts, most of Anthem's programs are developed in partnership with the Blue Cross Blue Shield Association (BCBSA) and other Blue plans to ensure adequate geographic coverage. The BCBSA refers to its designated CME providers as Blue Distinction Centers for Specialty Care™. Using objective information and input from the medical community, the BCBSA has designated hospitals, ambulatory surgery centers (ASCs), physicians, and/or clinics as Blue Distinction Centers ("BDC") that are proven to outperform their peers in the areas of quality, safety and, in the case of Blue Distinction Centers+ (BDC+), cost efficiency.

For transplants, cellular immunotherapy CAR-T and ventricular assist devices ("VAD"), Members also have access to the Anthem Centers of Medical Excellence Transplant, Cellular Immunotherapy and VAD Network. The CME designation is awarded to qualified programs by a panel of national experts currently practicing in the fields of solid organ, bone marrow transplantation, and cardiac surgery representing centers across the country. Each Center must meet Anthem's CME participation requirements and is selected through a rigorous evaluation of clinical data that provides insight into the Facility's structures, processes, and outcomes of care. Current Anthem CME transplant designations include the following transplants: adult and pediatric autologous/allogeneic bone marrow/stem cell, adult and pediatric heart, adult and pediatric lung, adult combination heart/lung, adult and pediatric liver, adult and pediatric kidney, adult simultaneous kidney/pancreas and adult pancreas.

For both the BDC and Anthem CME programs, selection criteria are designed to evaluate overall quality, providing a comprehensive view of how the Facility delivers specialty care. More information on the programs can be accessed online at **anthem.com**. To view the BDC and Anthem CME program information **Click Here**.

Transplant

- Blue Distinction Centers for Transplant™ (BDCT) launched in 2006.
- Nearly 104,000 people in the United States were waiting for a lifesaving organ transplant from one of the nation's more than 250 transplant centers in the United States as of December, 2022. In the United States, more than 42,800 organ transplants in 2022. In 2022, annual records were set for total number of kidney, liver, heart and lung transplants.
- Blue Distinction Centers and Blue Distinction Centers+ for Transplants have demonstrated their commitment to quality care, resulting in better overall outcomes for transplant patients. Each Facility meets stringent clinical criteria, established in collaboration with expert physicians' and medical organizations' recommendations**, including the Center for International Blood and Marrow Transplant Research (CIBMTR), the Scientific Registry of Transplant Recipients (SRTR), and the Foundation for the Accreditation of Cellular Therapy (FACT), and is subject to periodic re-evaluation as criteria continue to evolve. Both Blue Distinction Centers and Blue Distinction Centers+ for Transplants help simplify the administrative process involved in this complex care so that patients, their families, and physicians can focus on the medical issues.
- Hospitals receiving the Blue Distinction Center+ for Transplants designation have met the Blue Distinction Centers' standards for quality while also demonstrating better cost-efficiency relative to their peers.
- The Anthem CME Transplant Network is a wrap-around network to the BDCT program and offers Members access to an additional 60 transplant programs. When BDCT and Anthem CME are combined, Members have access to over 800 transplant specific programs for adult and pediatric heart, lung, liver, kidney, and bone marrow/stem cell transplant, and adult combined heart/lung, combined liver kidney, pancreas, and combined kidney/pancreas transplant.

Cardiac Care

- Blue Distinction Centers for Cardiac Care® launched in January 2006.
- According to the Centers for Disease Control and Prevention, the number of adults with a diagnosis of heart disease is 30.3 million, and the percent of adults with diagnosed heart disease is 12.1%. Heart Disease is the number one (1) cause of death in the United States. The American Heart Association projects the number of Americans with cardiovascular disease to rise to 131.2 million by 2035.
- Research shows that Blue Distinction Centers and Blue Distinction Centers+ demonstrate better quality and improved outcomes for patients, with lower rates of complications following certain cardiac procedures and lower rates of healthcare associated infections compared with their peers. Blue Distinction Centers+ (BDC+) are also 21 percent more cost-efficient than non-BDC+ designated hospitals for those same cardiac procedures.
- Blue Distinction Centers and Blue Distinction Centers+ for Cardiac Care focuses elective cardiac procedures, including cardiac valve surgery, coronary artery bypass graft (CABG), and angioplasty (percutaneous coronary intervention (PCI) while providing a full range of cardiac care services, including inpatient cardiac care, cardiac rehabilitation, cardiac catheterization and cardiac surgery.

Bariatric Surgery

- Blue Distinction Centers for Bariatric Surgery® launched in 2008
- According to the National Center for Health Statistics report released in October 2017 Prevalence of Obesity among Adults and Youth has grown to more than one-third (42.4%) of U.S. adults which have been diagnosed with obesity, and 40% for young adults aged 20-39. Obesity-related conditions include heart disease, stroke, type 2 diabetes and certain types of cancer, which are some of the leading causes of preventable death.
- Blue Distinction Centers for Bariatric Surgery have demonstrated their commitment to quality care, resulting in better overall outcomes for adult bariatric patients ages 18 and older. Each facility meets stringent clinical criteria, developed in collaboration with expert physicians and medical organizations, including the American Society for Metabolic and Bariatric Surgery ("ASMBS") and the American College of Surgeons ("ACS"), and is subject to periodic re-evaluation as criteria continue to evolve.
- The 2020 Blue Distinction Centers for Bariatric Surgery program uses updated Metabolic and Bariatric Surgery Accreditation and Quality Improvement Program ("MBSAQIP") accreditation levels, which focus on site of service. With this design change, each facility can apply to achieve the BDC or BDC+ designation, as either a Comprehensive Center (including outpatient capability) or an Ambulatory Surgery Center ("ASC").

Cancer Care

- Blue Distinction Centers for Cancer Care is a new national designation program that recognizes physicians, physician practices, cancer centers, hospitals, and accountable care organizations (ACOs) for their efforts in coordinating all types of cancer care. This program incorporates patient-centered and data-driven practices, to coordinate care better and to improve quality of care and safety, as well as affordability. Providers in this Program are paid under a provider agreement with their local BCBS Plan that has value-based reimbursement, rather than traditional fee-for-service, so they must perform against both quality and cost outcome targets in order to receive incentives and rewards for better health outcomes.
- Designations will be awarded on an ongoing basis, and the program will continue to expand in the future.

Spine Surgery

- Blue Distinction Centers for Spine Surgery® launched in November 2009.
- Studies confirm that as many as eight out of 10 Americans suffer from some sort of back pain. Many ways to treat back pain are available for Providers to work with Members, to guide them toward the most appropriate recommendation for their situation. For those with severe and/or chronic back pain, spine surgery may be a treatment option.
- Research confirms that hospitals designated as Blue Distinction Centers and Blue Distinction Centers+ for Spine Surgery have fewer complications and fewer hospital readmissions than non-designated hospitals. Blue Distinction Centers+ for Spine Surgery also deliver care more efficiently than their peers.

- In 2019, Blue Distinction Specialty Care Program for Spine Surgery expanded to include alternate sites of care, such as ambulatory surgery centers (ASCs) and hospitals without an onsite ICU.
- Blue Distinction Centers and Blue Distinction Centers+ for Spine Surgery provide comprehensive inpatient spine surgery services, including discectomy, cervical and lumbar fusion, cervical laminectomy, lumbar laminectomy/discectomy and decompression procedures.
- To date, Anthem has designated hospitals in the majority of states across the U.S.

Knee and Hip Replacement

- Blue Distinction Centers for Knee and Hip Replacement™ launched in November 2009.
- In 2019, Blue Distinction Specialty Care Program for Knee and Hip Replacement expanded to include alternate sites of care, such as ambulatory surgery centers (ASCs) and hospitals without an onsite ICU.
- Blue Distinction Centers and Blue Distinction Centers+ for Knee and Hip Replacement provide comprehensive inpatient knee and hip replacement services, including total knee replacement and total hip replacement and revision surgeries.

Maternity Care

- Blue Distinction Centers and Blue Distinction Centers+ for Maternity Care launched in 2016 and offers access to healthcare facilities with demonstrated expertise, a commitment to quality care, and safety during the delivery episode of care, which includes both vaginal and cesarean section delivery.
- Recent updates to the program address the goal of reducing racial disparities in maternal health and maternal health crisis in the United States. Criteria included recommendations from organizations to enhance outcomes and reduce adverse events. Organizations included the Department of Health and Human Services (HHS), American College of Obstetricians and Gynecologists (ACOG), Alliance for Innovation on Maternal Health (AIM), and the California Maternal Quality Care Collaborative (CMQCC).
- The Maternity Care designation uses publicly available data from Hospital Compare data which includes the Early Elective Delivery (PC-01), Cesarean Section (PC-02) and selected patient experience measures at the facility level from Hospital Consumer Assessment of Healthcare Providers and Systems (“HCAHPS”). As well as additional measures to support safe practices in childbirth, prenatal and postpartum care.

Substance Use Treatment and Recovery

- Blue Distinction Centers for Substance Use Treatment and Recovery launched in January of 2020 to address the treatment of substance use disorders, including opioid use disorder.
- The program aims to improve patient outcomes and cost by addressing the fragmented delivery of substance use disorder treatment. Designations are awarded based on quality criteria that support delivery of timely, coordinated, multidisciplinary, evidence-based care, with a focus on quality improvement and patient-centered care.
- This includes medication-assisted treatment (MAT) and other evidence-based therapies across care settings. Care settings include residential and inpatient care, intensive outpatient

(IOP), and partial hospitalization (PH) treatment. At minimum, all providers must offer treatment for opioid use disorder.

Ventricular Assist Devices

- Anthem's Centers of Medical Excellence Ventricular Assist Device (VAD) launched in 2017. VADs are implantable pumps that assist the heart by pumping blood in the circulatory system of individuals with end-stage heart failure.
- According to the Centers for Disease Control and Prevention Heart failure reports that about 6.2 million adults in the United States have heart failures a major public health problem associated with significant hospital admission rates, mortality, and costly health care services.
- Based on registry data, >33,000 left ventricular assist devices (LVADs) were implanted from June 2006 to June 2021. An estimated 3000+ VADs will be implanted worldwide this year, but the volume is expected to increase as newer, smaller devices receive regulatory approval, clinical indications slowly expand and the continued increase in centers certified to place these devices.

Cellular Immunotherapy (Chimeric Antigen Receptor Therapy – CAR-T)

- The U.S. Food & Drug Administration (FDA) continues to approve new cellular immunotherapy products called Chimeric Antigen Receptor T-cell (CAR-T), which are genetically modified autologous T cell immunotherapies that provides new treatment options for cancer patients. This treatment involves genetic re-engineering of a patient's white blood cells.
- There are seven (7) Chimeric Antigen Receptor T cell therapies (CAR-T) products, listed below, approved by the FDA. This list continues to grow as new products are approved:
    1. Yescarta® (axicabtagene ciloleucel) for treatment in Adult Patients
    2. Kymriah® (tisangenlecleucel) for treatment in Pediatric and Adult Patients
    3. Tecartus™ (brexucabtagene autoleucel) for treatment in Adult Patients
    4. Abecma® (idecabtagene vicleucel) for treatment in Adult Patients
    5. Breyanzi® (idecabtagene maraleucel) for treatment in Adult Patients
    6. Carvykti® (ciltacabtagene autoleucel) for treatment in Adult Patients
    7. Omisirge (omidubicel) for treatment in Pediatric and Adult Patients
- These procedures can be performed in the Inpatient (IP) or Outpatient (OP) setting and Care and follow-up continues over the first year.
- These Members are managed by the transplant Case Managers and Anthem Medical Policy requires the procedure be performed at a Certified CAR-T center.
- Anthem has a Centers of Medical Excellence Network that continues to expand. These programs are reviewed by our Bone Marrow National Transplant Quality Review Committee. Currently we have eight (8) contracted CAR-T CME Providers. Until a Provider or Facility is contracted, each referral will require a Letter of Agreement.
- The Blue Cross Blue Shield Association also has a designation, but not a contract requirement for CAR-T Providers in 2020. Providers must be certified by a product manufacturer certification program to deliver CAR-T therapy.

Gene Therapy

- The U.S. Food & Drug Administration (FDA) continues to approve new gene therapy products which provide new treatments for various conditions. This treatment involves Gene therapy that introduces or is related to the introduction of genetic material into a person intended to replace or correct faulty or missing genetic material.

Audit and Review

This section does not apply to audits or reviews performed by the Special Investigations Unit, ("SIU"). For information on SIU processes, refer to the Fraud Waste and Abuse section located in this Manual.

Anthem Audit and Review Policy

All capitalized terms used in this Policy shall have the meaning as set forth in the Provider or Facility Agreement between Anthem and Provider or Facility, unless otherwise defined below for this section.

There may be times when Anthem conducts Claim reviews or audits to confirm that charges for covered healthcare services are accurately reported and reimbursed in compliance with the Provider or Facility Agreement and Anthem's policies and procedures as well as general industry standard guidelines and regulations.

In order to conduct such reviews and audits, Anthem or its designee may request documentation, most commonly in the form of patient medical records and/or itemized bill.

Anthem may accept additional documentation from Provider or Facility that typically might not be included in medical records such as other documents substantiating the treatment or health service or delivery of supplies.

This policy documents Anthem's guidelines for claims requiring additional documentation and Provider's or Facility's compliance for the provision of requested documentation.

Definitions

The following definitions shall apply to this Audit and Review section only:

- Agreement means the written contract between Anthem and Provider or Facility that describes the duties and obligations of Anthem and the Provider or Facility, and which contains the terms and conditions upon which Anthem will reimburse Provider or Facility for Health Services rendered by Provider or Facility to Member(s).
- Audit Appeal means a written request with supporting documentation to Anthem from a Provider or Facility to reconsider a payment determination.
- Audit Appeal Response means Anthem's or its designee's written response to the Appeal after reviewing all Supporting Documentation provided by Provider or Facility.
- Audit means post payment evaluation of Health Services or documents relating to such Health Services rendered by Provider or Facility, and conducted for the purpose of determining appropriate reimbursement under the terms of the Agreement.

- Business Associate or designee means a third party designated by Anthem to perform an Audit or any related function on behalf of Anthem.
- Notice of Overpayment means a document that constitutes notice to the Provider or Facility that Anthem or its designee believes an overpayment has been made by Anthem. The Notice of Overpayment shall contain administrative data relating to the amount of overpayment. Unless otherwise stated in the Agreement between the Provider or Facility and Anthem, Notice of Overpayment shall be sent to Provider or Facility. Provider Manual means the proprietary Anthem document available to the Provider and Facility, which outlines ~~certain~~ Reimbursement Requirements and Policies
- Recoupment means the recovery of an amount paid to Provider or Facility which Anthem has determined constitutes an overpayment not supported by an Agreement between the Provider or Facility and Anthem. In accordance with applicable laws, regulations and unless an agreement expressly states otherwise, a Recoupment may be performed against a separate Anthem payment unrelated to the service or subject made to the Provider or Facility.
- Review means the Claim and supporting documentation will be evaluated prior to payment.
- Supporting Documentation means the written material contained in a Member's medical records or other Provider or Facility documentation, Claim details, prior authorization clinical information, and supply invoices supporting the Provider's or Facility's Claim.

Documents Reviewed During an Audit

The following is a description of the documents that may be reviewed by Anthem or its designee along with a short explanation of the importance of each of the documents in the Audit process. It is important to note that Providers and Facilities must comply with applicable state and federal record keeping requirements.

A. Confirm that Health Services were delivered by the Provider or Facility.

   Auditors/Reviewers will verify that Provider or Facility's Claim is corroborated by Supporting Documentation reflecting the Health Services delivered and billed by the Provider or Facility. The Provider or Facility must review, approve and document all such policies and procedures by any applicable accreditation bodies.

B. Confirm charges were accurately reported on the Claim in compliance with Anthem's Policies as well as general industry standard guidelines and regulations.

   Auditors/Reviewers may review Supporting Documentation including the Member's health record documents. The health record includes the clinical data on diagnoses, treatments, and outcomes. A health record generally includes pertinent information related to care and must support services billed by the Provider or Facility.

   Auditors/Reviewers may review the Claim Itemized Billing for a break down of the services billed and supply invoices for pricing determinations.

   Auditors/Reviewers may reference the Anthem Reimbursement Policies available on anthem.com.

Policy

Upon request from Anthem or its designee, Providers and Facilities are required to submit additional documentation for Claims identified for pre-payment review or post payment audit.

Anthem or its designee will use the following guidelines for additional documentation requests when Claims are identified for pre-payment review or post payment audit. A request may be made via paper or electronic format.

- A Provider's or Facility's physical or electronic address may be confirmed prior to sending an initial request for supporting documentation.
- When a response is not received within thirty (30) days of the date of the initial request, a second request will be sent.
- When a response is not received within fifteen (15) days of date of the second request, a final request will be sent.
- When a response is not received within fifteen (15) days of the date of the final request, sixty (60) days total:
  - Anthem or its designee will initiate a Claim denial for Claims identified for pre-payment review or post payment audit when a Provider or Facility fails to submit the required documentation. The Member shall be held harmless for such payment denials.

    or
  - Anthem or its designee will initiate a full or partial recoupments for Claims identified for post-payment audit when a Provider or Facility fails to submit the required documentation. Anthem or its designee will review all submitted documentation, if any, to make a determination as to whether a full or partial recoupment is appropriate. The Member shall be held harmless for such recoupments.

Anthem or its designee will not be liable for interest or penalties when payment is denied or recouped when Provider or Facility fails to submit required or requested documentation for Claims identified for pre-payment review or post payment audit.

Procedure

- Review of Documents: Anthem or its designee will request in writing any supporting documentation required for audit or review. The Provider or Facility will supply the requested documentation within the time frame outlined above.
- Desk or Off-site Audits: Anthem or its designee may conduct Audits from its offices and/or offsite locations. Facility or Provider will comply with timeline and specific requested documentation listed in Anthem's request for additional documentation.

  Completion of Desk or Off-site Audit: Upon completion of the Audit where an overpayment is identified, Anthem will generate a Notice of Overpayment. The Notice of Overpayment will identify the Claim overpayment and include an explanation remark for the overpayment. If the Provider or Facility agrees with the Notice of Overpayment, then the Provider or Facility has thirty (30) calendar days to reimburse Anthem the amount indicated in the form of a refund.

  Should the Provider or Facility disagree with the Notice of Overpayment, then the Provider or Facility may Appeal the Notice of Overpayment. If the Provider or Facility does not submit an Appeal against the Notice of Overpayment and does not reimburse Anthem within the thirty (30) calendar days, then Anthem will initiate recoupment as applicable and determined per Provider or Facility Agreement and state guidelines.

  Provider or Facility Appeals: See Audit Appeal Policy.

- On-site Audits: Anthem or its designee may, but is not required to, conduct Audits on-site at the Provider's or Facility's location. If Anthem or its designee conducts an Audit at a Provider's or Facility's location, Provider or Facility will make available suitable workspace for Anthem's or its designee's on-site Audit activities. During the Audit, Anthem or its designee will have complete access to the applicable health records including ancillary department records and/or invoice detail without producing a signed Member authorization.

  When conducting credit balance reviews, Provider or Facility will give Anthem or its designee a complete list of credit balances for primary, secondary and tertiary coverage, when applicable. In addition, Anthem or its designee will have access to Provider's or Facility's patient accounting system to review payment history, notes, Explanation of Benefits and insurance information to determine validity of credit balances. If the Provider or Facility refuses to allow Anthem or its designee access to the items requested to complete the Audit, Anthem or its designee may opt to complete the Audit based on the information available.

  All Audits (to include medical chart audits and diagnosis related group reviews) shall be conducted free of charge despite any Provider or Facility policy to the contrary.

  Completion of Audit (On-site Audit only): Upon completion of the Audit, Anthem or its designee will generate and give to Provider or Facility a final Audit Report. This Audit Report may be provided on the day the Audit is completed or it may be generated after further research is performed. If further research is needed, the final Audit Report will be generated at any time after the completion of the Audit, but generally within ninety (90) days. Occasionally, the final audit report will be generated at the conclusion of the exit interview which is performed on the last day of the Audit.

  During the exit interview, Anthem or its designee will discuss with Provider or Facility its Audit findings found in the final Audit Report. This Audit Report may list items such as charges unsupported by adequate documentation, under-billed items, late billed items and charges requiring additional supporting documentation.

  If the Provider or Facility agrees with the Audit findings and has no further information to provide to Anthem or its designee, then Provider or Facility may sign the final Audit Report acknowledging agreement with the findings. At that point, Provider or Facility has thirty (30) calendar days to reimburse Anthem the amount indicated in the final Audit Report. Should the Provider or Facility disagree with the final Audit Report generated during the exit interview, then Provider or Facility may either supply the requested documentation or Appeal the Audit findings.

  Provider or Facility Appeals: See Audit Appeal Policy.

  No Appeal (On-site audit only): If the Provider or Facility does not formally Appeal the findings in the final Audit Report **and** submit supporting documentation within the (thirty) 30 calendar day timeframe, the initial determination will stand and Anthem or its designee will process adjustments to recover the amount identified in the final Audit Report.

- Scheduling of Audit (Hospital Bill Audits Only): After review of the documents submitted, if Anthem or its designee determines an Audit is required, Anthem or its designee will call the Provider or Facility to request a mutually satisfactory time for Anthem or its designee to conduct an Audit; however, the Audit must occur within forty-five (45) calendar days of the request.

- Rescheduling of Audit: Should Provider or Facility desire to reschedule an Audit, Provider or Facility must submit its request with a suggested new date to Anthem or its designee in writing at least seven (7) calendar days in advance of the day of the Audit. Provider's or Facility's new date

for the Audit must occur within thirty (30) calendar days of the date of the original Audit. Provider or Facility may be responsible for cancellation fees incurred by Anthem or its designee due to Provider's or Facility's rescheduling. While Anthem or its designee prefers to work with the Provider or Facility in finding a mutually convenient time, there may be instances when Anthem or its designee must respond quickly to requests by regulators or its clients. In those circumstances, Anthem or its designee will send a notice to the Provider or Facility to schedule an Audit within the seventy-two (72) hour timeframe.

- Under-billed and Late-billed Claims: During an audit, Provider or Facility may identify Claims for which Provider or Facility under-billed or failed to bill for review by Anthem during the Audit. Under-billed or late-billed Claims not identified by Provider or Facility before the Audit commences will not be evaluated in the Audit.

Audit Appeal Policy

Purpose

To establish a timeline for responding to Provider or Facility Appeals of Audits. This section does not apply to appeals or reconsideration of Claims denied on pre-payment review. If Provider or Facility does not agree with the Claim determination for Claims denied on a pre-payment review basis, follow the instructions on the Remittance Advice.

Procedure

- Unless otherwise expressly set forth in an Agreement, Provider or Facility shall have the right to Appeal the findings in the Notice of Overpayment. An Appeal of the Notice of Overpayment must be in writing and received by Anthem or its designee within forty-five (45) calendar days of the date of the Notice of Overpayment unless applicable law expressly indicates otherwise. The Appeal should address the findings from the Notice of Overpayment that Provider or Facility disputes, as well as the basis for the Provider's or Facility's belief that such finding(s) are not accurate. All findings disputed by the Provider or Facility in the Appeal must be accompanied by relevant Supporting Documentation. If the Provider or Facility does not timely appeal, retraction will begin at the expiration of the forty-five (45) calendar days unless expressly prohibited by contractual obligations or applicable law.

- Upon receipt of a timely Appeal, complete with Supporting Documentation as required under this Policy, Anthem or its designee shall issue an Appeal Response to the Provider or Facility. Anthem's or its designee's response shall address each matter contained in the Provider's or Facility's Appeal. If appropriate, Anthem's or its designee's Appeal Response will indicate what adjustments, if any, shall be made to the overpayment amounts outlined in the Notice of Overpayment. Anthem's or its designee's response shall be sent via email, mail or portal to the Provider or Facility within forty-five (45) calendar days of the date Anthem or its designee received the Provider's or Facility's Appeal and Supporting Documentation.

- The Provider or Facility shall have thirty (30) calendar days from the date of Anthem's or its designee's Appeal Response to respond with additional documentation or, if appropriate in the State, a remittance check to Anthem or its designee. If no Provider or Facility response or remittance check (if applicable) is received within the thirty (30) calendar day timeframe, Anthem or its designee shall begin recoupment of the amount contained in Anthem's or its designee's response, and a confirming recoupment notification will be sent to the Provider or Facility.

- Upon receipt of a timely Provider or Facility appeal response, complete with Supporting Documentation as required under this Policy, Anthem or its designee shall formulate a final Appeal Response. Anthem's or its designee's final Appeal Response shall address each matter contained in the Provider's or Facility's response. Anthem's or its designee's final Appeal Response shall be sent via email, mail or portal to the Provider or Facility within fifteen (15) calendar days of the date Anthem or its designee received the Provider or Facility response and Supporting Documentation.
- If applicable in the state, the Provider or Facility shall have thirty (30) calendar days from the date of Anthem's or its designee's final Appeal Response to send a remittance check to Anthem or its designee. If no remittance check is received within the thirty (30) calendar day timeframe, Anthem or its designee shall recoup the amount contained in Anthem's or its designee's final Appeal Response.

Fraud, Waste and Abuse Detection

Anthem is committed to protecting the integrity of Anthem's health care programs and the effectiveness of operations by preventing, detecting and investigating fraud, waste and abuse (FWA). Combating FWA begins with knowledge and awareness.

- **Fraud**: Any type of intentional deception or misrepresentation made with the knowledge that the deception could result in some unauthorized benefit to the person—or any other person—committing it. This includes any act that constitutes fraud under applicable federal or state law.
- **Waste:** Includes overusing services, or other practices that, directly or indirectly, result in excessive costs. Waste is generally not considered to be driven by intentional actions, but rather occurs when resources are misused.
- **Abuse:** Behaviors that are inconsistent with sound financial, business and medical practices and result in unnecessary costs and payments for services that are not medically necessary or fail to meet professionally recognized standards for health care. This includes any member actions that result in unnecessary costs.

One of the most important steps to help prevent Member fraud is as simple as reviewing the Member identification card to ensure that the individual seeking services is the same as the Member listed on the card. It is the first line of defense against possible fraud. Learn more at **fighthealthcarefraud.com**.

Reporting Fraud, Waste and Abuse

If someone suspects any Member (a person who receives benefits) or Provider has committed fraud, waste or abuse, they have the right to report it. No individual who reports violations or suspected fraud and abuse will be retaliated against for doing so. The name of the person reporting the incident and his or her call back number will be kept in strict confidence by investigators.

Report concerns:

- Visit anthem.com, scroll to the bottom footer and click on “Health Care Fraud Prevention” to be directed to the **Fight Health Care Fraud** education site; at the top of the page click “Report it” and complete the “**Report Waste, Fraud and Abuse**” form
- Participating providers can call Provider Solutions
- Non-participating providers can call customer service

Any incident of suspected fraud, waste or abuse may be reported to Anthem anonymously; however, Anthem’s ability to investigate an anonymously reported matter may be limited if Anthem doesn’t have enough information. Anthem encourages Providers and Facilities to give as much information as possible when reporting an incident of suspected fraud, waste or abuse. Anthem appreciates referrals for suspected fraud, waste or abuse, but be advised that Anthem does not routinely update individuals who make reports as it may potentially compromise an investigation.

Examples of **Member** Fraud, Waste and Abuse

- Forging, altering or selling prescriptions
- Letting someone else use the Member’s ID (Identification) card
- Relocating to out-of-service Plan area and not letting the Plan know
- Using someone else’s Member ID card

When reporting concerns involving a **Member** include:

- The Member’s name
- The Member’s date of birth, Member ID or case number if available
- The city where the Member resides
- Specific details describing the suspected fraud, waste or abuse

Examples of **Provider** Fraud, Waste and Abuse (FWA):

- Altering medical records to misrepresent actual services provided
- Billing for services not provided
- Billing for medically unnecessary tests or procedures
- Billing professional services performed by untrained or unqualified personnel
- Misrepresentation of diagnosis or services
- Overutilization
- Soliciting, offering or receiving kickbacks or bribes
- Unbundling – when multiple procedure codes are billed individually for a group of procedures which should be covered by a single comprehensive procedure code
- Upcoding – when a provider bills a health insurance payer using a procedure code for a more expensive service than was actually performed

When reporting concerns involving a **Provider** (a doctor, dentist, counselor, medical supply company, etc.) include:

- Name, address and phone number of provider
- Name and address of the facility (hospital, nursing home, home health agency, etc.)

- Medicaid number of the provider and facility, if available
- Type of provider (doctor, dentist, therapist, pharmacist, etc.)
- Names and phone numbers of other witnesses who can help in the investigation
- Dates of events
- Summary of what happened

To learn more about health care fraud and how to aid in the prevention on it, visit **fighthealthcarefraud.com.**

Investigation Process

The Special Investigations Unit ("SIU") investigates suspected incidents of FWA for all types of services. Anthem may take corrective action with a Provider or Facility, which may include, but is not limited to:

- Written warning and/or education: Anthem sends letters to the Provider or Facility advising the Provider or Facility of the issues and the need for improvement. Letters may include education or may advise of further action.
- Medical record review: Anthem reviews medical records to investigate allegations or validate the appropriateness of Claims submissions. Failure to submit medical records when requested may result in an overpayment determination and/or placement on prepayment review.
- Prepayment Review: Specific to a Provider or Facility under investigation, a certified professional coder in the SIU evaluates Claims prior to payment. Edits in Anthem's Claims processing systems identify these Claims for review to prevent automatic Claims payments in specific situations.
- Recoveries: Anthem recovers overpayments directly from the Provider or Facility. Failure of the Provider or Facility to return the overpayment may result in reduced payment for future Claims, termination from our network, and/or legal action.

If you are working with the SIU, all communication (checks, correspondence) should be sent to:

Anthem Blue Cross and Blue Shield
Special Investigations Unit
740 W Peachtree Street NW
Atlanta, Georgia 30308
Attn: investigator name, #case number

If a Provider or Facility is working with the SIU and sending paper medical records and/or Claims based on an SIU request, that address is supplied in correspondence from the SIU. If you have questions, contact your investigator.

An opportunity to submit Claims and medical records **electronically** is an option if you register for an Availity account. For more information see the Availity Essentials section of the manual or contact Availity Client Services at 800-AVAILITY (282-4548) for assistance.

Anthem does not accept postdated checks. Any fees incurred for a check returned due to insufficient funds is the responsibility of the Provider or Facility.

SIU Prepayment Review

One method Anthem uses to detect FWA is through prepayment Claim review. Through a variety of means, certain Providers or Facilities, or certain Claims submitted by Providers or Facilities, may come to Anthem's attention for behavior that might be identified as unusual for coding, documentation and/or billing issues, or Claims activity that indicates the Provider or Facility is an outlier compared to their/its peers.

Once a Claim, or a Provider or Facility, is identified as an outlier or has otherwise come to Anthem's attention for reasons mentioned above, further review may be conducted by the SIU to determine the reason(s) for the outlier status or any appropriate explanation for unusual coding, documentation, and/or billing practices. If the review results in a determination that the Provider's or Facility's actions may involve FWA, unless exigent circumstances exist, the Provider or Facility is notified of their placement on prepayment review and given an opportunity to respond.

When a Provider or Facility is on prepayment review, the Provider or Facility will be required to submit medical records and any other supporting documentation with each Claim so Anthem can review the appropriateness of the services billed, including the accuracy of billing and coding, as well as the sufficiency of the medical records and supporting documentation submitted. Failure to submit medical records and supporting documentation to Anthem in accordance with this requirement will result in a denial of the Claim under review. During the pendency of the prepayment review, if requested, The Provider or Facility will be given the opportunity to discussion of their prepayment review status.

Under the prepayment review program, Anthem may review coding, documentation, and other billing issues. In addition, Anthem may use one or more clinical utilization management guidelines in the review of Claims submitted by the Provider or Facility, even if those guidelines are not used for all Providers or Facilities delivering services to Plan Members.

The Provider or Facility will remain subject to the prepayment review process until Anthem is satisfied that all inappropriate billing, coding, or documentation activity has been corrected. If the inappropriate activity is not corrected, the Provider or Facility could face corrective measures, up to and including termination from our network.

Providers and Facilities are prohibited from billing a Member for services Anthem has determined are not payable as a result of the prepayment review process, whether due to FWA, any other coding or billing issue or for failure to submit medical records as set forth above. Providers or Facilities whose Claims are determined to be not payable may make appropriate corrections and resubmit such Claims in accordance with the terms of their Provider and Facility Agreement, proper billing procedures and state law. Providers or Facilities also may appeal such a determination in accordance with applicable grievance and appeal procedures.

Acting on Investigative Findings

In addition to the previously mentioned actions, Anthem may refer suspected criminal activity committed by a Member, Provider or Facility to the appropriate regulatory and/or law enforcement agencies.

Pharmacy & Prescriber Home Program

The availability and access to opioid medications used for the treatment of acute and chronic health conditions is at an all-time high. This access to healthcare is helping patients live longer and healthier lives. However, it can also lead to safety concerns when Members are on multiple controlled medications that are prescribed by multiple healthcare Providers or Facilities. To address the growing opioid epidemic, Anthem's Pharmacy & Prescriber Home Program allows for better administration of drug benefits through increased communication and coordination amongst prescribing physicians and pharmacies. The information in this section applies to Anthem Members with Anthem's prescription drug coverage.

One of the primary goals of the Pharmacy & Prescriber Home Program is to help reduce overutilization of controlled substance medications. If a Member is believed to be at an increased safety risk due to the overutilization of multiple controlled substances, from multiple Providers and/or pharmacies, and they meet enrollment criteria, they may be included in this program. Anthem reduces risk through increased communication and coordination amongst prescribing physicians for Members that have been identified and restricted to a single pharmacy and/or prescriber Provider. The pharmacy and/or prescriber Provider is selected by the Member or is assigned based on the retrospective Drug Utilization Review ("DUR") of their prescription Claims history if no selection is made during the allotted enrollment period. Following the selection of the Member's new Pharmacy and/or Prescriber Home, all of the Member's prescribing physicians will receive notification of the Member's enrollment into the program, the assigned pharmacy/prescriber information and a three (3) month prescription profile containing a list of controlled substance prescribers, medications, dosages, and quantities received by the Member during that timeframe.

The program is designed to limit a qualifying Member to the use of one specific participating pharmacy or prescriber for all prescribed Schedule II-V controlled medications for a period of no less than twelve (12) consecutive months. This assigned Provider, or Pharmacy/Prescriber Home, will write and/or fill the Member's controlled substance medications throughout the term of their enrollment in this program.

The Pharmacy & Prescriber Home Program includes:

- Reimbursement of Controlled Substance Claims when written by the designated prescriber and/or filled at the Member's Pharmacy Home. All controlled substance Claims are denied if written by any prescriber or filled at any pharmacy other than the Member's assigned Pharmacy or Prescriber Home.
- Temporary overrides for urgent or emergent situations only.[1]
- Access to Mail Order and Specialty pharmacies, in addition to the Pharmacy Home.

Criteria

A Member whose prescription Claims' history shows they meet the below inclusion criteria may be enrolled in the Pharmacy & Prescriber Home Program if:[2]

- The Member received five or more controlled substance prescriptions (government-regulated drugs) in a 90-day period.

- The Member received controlled substance prescriptions from three or more prescribers in a 90-day period.
- The Member visited three or more pharmacies to fill controlled substance prescriptions in a 90-day period.

Communications to Members

Members who meet criteria are sent a notification at least sixty (60) days prior to potential inclusion in the program. After the 60-day monitoring period, if the Member continues to meet the enrollment criteria during that timeframe, he/she is contacted in writing of the decision to place him/her into the Pharmacy & Prescriber Home Program. The Member will then be given thirty (30) additional days to select a Pharmacy and/or Prescriber Home and/or to file an appeal of the decision. In the event the Member does not select a Pharmacy or Prescriber Home within the allotted timeframe, one (1) will be chosen for the Member on the 31st day based on recency and frequency of use within their Claims history. Anthem will ensure both the Member and their Provider will be notified of their new Pharmacy and/or Prescriber Home in writing. Once they have chosen a Pharmacy and/or Prescriber Home, a request to change pharmacies will be considered for good cause situations only.

Anthem is more committed than ever to equipping Providers with the tools and support necessary to help curb these trends and save lives than. For questions or comments regarding enrollment, contact the Member Services number located on the back of the Member's ID card.

[1] Changes to the designated pharmacy and/or prescriber will only be approved if the request meets good cause criteria

[2] Members with a diagnosis of cancer, second degree burns, third degree burns, sickle-cell anemia or those that are in hospice care may be exempt from enrollment in the program. **Note:** Exemptions are determined by both the member's pharmacy and medical claims history.

Product/Network Summary

Blue High Performance Networks

Blue High Performance Network (HPN) is a national network designed from our local market expertise, deep data and strong provider relationships, and aligned with local networks across the country. These local networks are then connected to the national chassis to form a national Blue HPN network. In Colorado, the Blue HPN network includes the same set of providers as the Pathway PPO/EPO Network that was already in place.

See **Blue HPN Frequently Asked Questions** document for details.

HMO Colorado Point-of-Service Rider

HMO Colorado offers employer groups a point-of-service ("POS") rider designed to complement BlueAdvantage HMO benefits. The POS rider is an "opt-out" product for Members who want to receive covered health care services without guidance from a PCP in the HMO Colorado network.

In-network (HMO benefits): A Member must select a PCP. If the Member follows HMO Colorado guidelines and sees only the selected PCP or seeks services from in-network specialists, the Member receives the Member's BlueAdvantage HMO benefits, less any in-network copayments. Emergency benefits are provided through HMO Colorado if the Member follows HMO Colorado procedures.

Out-of-network (POS benefits): A Member can choose to receive health care services from an out-of-network provider. Certain services under the POS provision will be covered at a lower level than services received from the selected PCP or in-network specialists. This means Members may have to pay an annual deductible, as well as coinsurance, for these services. The out-of-network provider's reimbursement for POS services is based on HMO Colorado's maximum benefit allowance, according to the Member's Health Benefit Plan. Certain services require pre-certification.

The following services **are not covered benefits** under HMO Colorado's POS provisions when rendered by an out-of-network provider, but they may be covered under the HMO provisions when rendered by an in-network PCP or an in-network specialist:

- Ambulance services (except emergency ambulance services)
- Infertility services
- Behavioral health care services, except biologically based mental health services, i.e., for parity diagnoses (see the Behavioral Health and Chemical Dependency Rehabilitation Services section of this Manual for a listing of parity diagnosis codes) or autism, posttraumatic stress disorder, dysthymia, cyclothymia, social phobia, agoraphobia with panic disorder, general anxiety disorder, anorexia nervosa and bulimia nervosa
- Thirteen (13) Certain organ transplants

Health Insurance Marketplace (Exchanges)

The Affordable Care Act (ACA) authorized the creation of Health Insurance Marketplaces (commonly referred to as Exchanges) to help individuals and small employers shop for, select, and enroll in high quality, affordable private health plans.

Anthem offers qualified health plans on the Individual or Small Business Health Options Program (SHOP) Exchange in many states, as well as health plans not purchased on public exchanges. Qualified health plans on the Individual and SHOP Exchange follow the same policies and protocols within this Manual, unless otherwise stated in your Agreement.

Updates about Anthem's ACA compliant health plans and the networks supporting these plans are published in Anthem's provider newsletter and sent via Anthem's email service. To sign up for Provider Communications for Colorado, go to **anthem.com**, select **For Provider**s, then go to the **News** page and click **Subscribe**.

Important reminder: Providers and Facilities are able to confirm their participation status by using the Find Care tool. See the Online Provider Directory & Demographic Data Integrity section for more details.

Federal Employees Health Benefits Program

FEBHP Requirements

Providers and Facilities acknowledge and understand that Anthem participates in the Federal Employees Health Benefits Program ("FEHBP"). The Anthem FEHBP encompasses the Blue Cross Blue Shield Association Service Benefit Plan, otherwise known as "Federal Employee Program®" or "FEP®", – the health insurance Plan for federal employees. Providers and Facilities further understand and acknowledge that the FEHBP is a federal government program, and the requirements of the program are subject to change at the sole direction and discretion of the United States Office of Personnel Management. Providers and Facilities agree to abide by the rules, regulations, and/or other requirements of the FEHBP as they exist and as they may be amended or changed from time to time, with or without prior notice. Providers and Facilities further agree that, in the event of a conflict between the Provider or Facility agreement or this Manual and/or the rules, regulations, or other requirements of the FEHBP, the terms of the rules, regulations, and other requirements of the FEHBP shall control.

When a conflict arises between federal and state laws and regulations, the federal laws and regulations supersede and preempt the state or local law (Public Law 105-266). In those instances, FEHBP is exempt from implementing the requirements of state legislation.

Submission of Claims under the FEHBP

All claims under the FEHBP must be submitted to Plan for payment within the timeframe listed in the Provider or Facility Agreement. This timeframe applies from the date of discharge or from the date of the primary payer's explanation of benefits. Providers and Facilities agree to provide to Plan, at no cost to Anthem or Member, all information necessary for Plan to determine its liability, including, without limitation, accurate and complete Claims for Covered Services, utilizing forms consistent with industry standards and approved by Plan or, if available, electronically through a medium approved by Plan. If Plan is the secondary payer, the timeframe will not begin to run until Provider or Facility receives notification of primary payer's responsibility. Plan is not obligated to pay Claims received after this timeframe indicated in the Agreement. Except where the Member did not provide Plan identification, Provider and Facility shall not bill, collect or attempt to collect from Member for Claims Plan receives after the applicable period regardless of whether Plan pays such Claims.

Omnibus Budget Reconciliation Act of 1993 (OBRA '93)

As a result of the Omnibus Budget Reconciliation Act of 1993 (OBRA '93) legislation, all FEHBP fee-for-service carriers are required to price certain Claims per the Medicare Part B equivalent amount. This legislative change became effective on January 1, 1995. OBRA '93 applies the Medicare Part B equivalent amount to Claims for physicians' services to retirees and annuitants enrolled in the FEHBP who are 65 years of age and older and who do not participate in Medicare Part B. The Office of Personnel Management (OPM) has defined the individuals to whom the law applies as those who are enrolled in an FEHBP Program and are annuitants or former spouses. In addition, the law also applies to family Members covered by a family enrollment of an annuitant or former spouse.

The covered Member must:

- Not be employed in a position which confers FEHBP coverage

- Be age 65 or older
- Not be covered by Medicare Part B

Erroneous or duplicate Claim payments under the FEHBP

For erroneous or duplicate Claim payments under the FEHBP, either party shall refund or adjust, as applicable, all such duplicate or erroneous Claim payments regardless of the cause. Such refund or adjustment may be made within five (5) years from the end of the calendar year in which the erroneous or duplicate Claim was submitted. In lieu of a refund, Plan may offset future Claim payments.

Coordination of Benefits for FEHBP

In certain circumstances when the FEHBP is the secondary payer and there is no adverse effect on the Member, the FEHBP pays the local Plan allowable minus the Primary payment. The combined payments, from both the primary payer and FEHBP as the secondary payer, might not equal the entire amount billed by the Provider or Facility for covered services.

FEHBP Waiver requirements

- Notice must identify the proposed services.
- Inform the Member that services may be deemed not medically necessary or experimental/investigational by the Plan
- Provide an estimate of the cost for services
- Member must agree in writing to be financially responsible in advance of receiving the services; otherwise the Provider or Facility will be responsible for the cost of services denied

FEHBP Member Reconsiderations and Appeals

There are specific procedures for reviewing disputed Claims under the Federal Employees Health Benefits Program. The process has two steps, starting with a review by the local Plan (reconsideration), which may lead to a review by the Office of Personnel Management ("OPM").

The review procedures are designed to provide Members with a way to resolve Claim disputes as an alternative to legal actions.

The review procedures are intended to serve both contract holders and Members. The local Plan and OPM do not accept requests for review from Providers or Facilities, except on behalf of, and with the written consent of, the contract holder or Member.

Providers and Facilities are required to demonstrate that the contract holder or Member has assigned all rights to the Provider or Facility for that particular Claim or Claims.

When a Claim or request for Health Services, drugs or supplies – including a request for precertification or prior approval – is denied, whether in full or partially, the local Plan that denied the Claim reviews the benefit determination upon receiving a written request for review. This request must come from the Member, contract holder or their authorized representative. The request for review must be received within six (6) months of the date of the Plan's final decision. If the request for review is on a specific Claim(s), the Member must be financially liable in order to be eligible for the disputed Claims process.

The local Plan must respond to the request in writing, affirming the benefits denial, paying the Claim, or requesting the additional information necessary to make a benefit determination, within thirty (30) calendar days of receiving the request for review. If not previously requested, the local Plan is required to obtain all necessary medical information, such as operative reports, medical records and nurses' notes, related to the Claim. If the additional information is not received within sixty (60) calendar days, the Plan will make its decision based on the information available. Appropriate medical review will also be done at this time. If the Plan does not completely satisfy the Member's request, the Plan will advise the Member of their right to appeal to OPM.

Providers or Facilities may not submit appeals to the OPM without authorization from the Member. Only the Member or contract holder may do so, as outlined in the Blue Cross and Blue Shield Service Benefit Plan brochure.

FEHBP Formal Provider and Facility Appeals

Providers and Facilities are entitled to pursue disputes of their **pre-service request** (this includes pre-certification or prior approval) or their **post-service claim** (represents a request for reimbursement of benefits for medical services that have already been performed), by following a formal dispute resolution process.

A formal Provider or Facility appeal is a written request from the rendering Provider or Facility, to their local Plan, to have the local Plan re-evaluate its contractual benefit determination of their post-service Claim; or to reconsider an adverse benefit determination of a pre-service request. The request must be from a Provider or Facility and must be submitted in writing within one hundred eighty (180) days of the denial or benefit limitation. In most cases, this will be the date appearing on the Explanation of Benefits/Remittance sent by the Plan. For pre-service request denials, the date will be the date appearing on the Plan's notification letter.

The request for review may involve the Provider or Facility's disagreement with the local Plan's decision about any of the ***clinical issues*** listed below where the Providers or Facilities are not held harmless. Local Plans should note that this list is not all-inclusive.

- not medically necessary (NMN);
- experimental/investigational (E/I);
- denial of benefits, in total or in part, based on clinical rationale (NMN or E/I);
- precertification of hospital admissions; and,
- prior approval (for a service requiring prior approval under FEP).

Not all benefit decisions made by local Plans are subject to the formal Provider and Facility appeal process. The formal Provider and Facility appeal process does not apply to any non-clinical case.

When a Claim or request for services, drugs or supplies – including a request for precertification or prior approval – is denied, whether in full or partially, the local Plan that denied the Claim reviews the benefit determination upon receiving a written request for review. This request must come from the rendering/requesting Provider or Facility. The request for review must be received within six (6) months of the date of the local Plan's final decision. If the request for review is on a specific Claim(s), the Provider or Facility must be financially liable in order to be eligible for the formal Provider and Facility appeal process.

The local Plans must respond to the request in writing, affirming the benefits denial, paying the Claim, or requesting the additional information necessary to make a benefit determination, within thirty (30) calendar days of receiving the request for review. If not previously requested, the local Plan is required to obtain all necessary medical information, such as operative reports, medical records and nurses' notes, related to the Claim. If the additional information is not received within sixty (60) calendar days, the local Plan will make its decision based on the information available. Appropriate medical review will also be done at this time. Even if the local Plan does not completely satisfy the Provider or Facility's request, the formal Provider and Facility appeal process is complete; no additional appeal rights are available.

FEHBP Inpatient Skilled Nursing Facility Care

Please see the Blue Cross® and Blue Shield® Service Benefit Plan brochure at **fepblue.org** for the skilled nursing benefit.

Online information for FEHBP

Refer to the benefits and services on the FEHBP website **fepblue.org** for additional information.

BlueCard Program Overview

BlueCard is a national program that enables Members of one Blue Plan to obtain healthcare service benefits while traveling or living in another Blue Plan's service area. The program links participating healthcare Providers and Facilities with the independent Blue Plans across the country and in more than 200 countries and territories worldwide through a single electronic network for Claims processing and reimbursement. The program allows Providers and Facilities to submit Claims for Members from other Blue Plans, domestic and international, to Anthem. Anthem is the sole contact for Claims payment, adjustments and issue resolution.

For more information about the BlueCard Program, Providers and Facilities can access the BlueCard Provider Manual posted online. Go to **anthem.com**. Select **For Providers**, **select Policies, Guidelines & Manuals**, scroll down and select "**Download the Manual**", scroll to the **Provider Manual Library** section and choose **BlueCard Provider Manual**.

Medicare Advantage

Refer to the Medicare Advantage website for additional information at **anthem.com/medicareprovider**. Medicare Advantage Provider Manuals are available on **anthem.com**. Select **For Providers** then choose **Policies, Guidelines and Manuals** under the horizontal menu, scroll to the **Provider Manual** section and select **Download the Manual**. Scroll to the **Provider Manual Library** section and choose **Medicare Advantage Provider Manual**.

Laboratory Services

Laboratory Procedures

The Provider Agreement requires referrals to in-network Providers, and using an in-network laboratory helps Members maximize their laboratory benefits and minimize their out-of-pocket expenses. A complete and current list of in-network participating laboratories may be obtained on **anthem.com**. From the menu, select **For Providers**, then select **Colorado** and from the Provider home page select **Find Care** at the top right side of the webpage.

Lab Work that can be provided in the Provider's Office:

HCPCS	Description
80048	Metabolic panel total
81000	Urinalysis, nonauto w/scope
81001	Urinalysis, auto w/scope
81002	Urinalysis nonauto w/o scope
81003	Urinalysis, auto, w/o scope
81005	Urinalysis
81007	Urine screen for bacteria
81015	Microscopic exam of urine
81025	Urine pregnancy test
82120	Amines, vaginal fluid, qualitative
82270	Occult blood, feces
82271	Occult blood, other sources
82803	Gases, blood, any combination of pH, pC02, p02, C02, HC03 (including calculated 02 saturation). This procedure approved for Pulmonologists ONLY.
82947	Glucose; quantitative (except reagent strip)
82948	Glucose; blood reagent strip
82962	Glucose; blood by glucose monitoring device(s) cleared by the FDA specifically for home use.
83986	pH; body fluid. Not otherwise specified.
85002	Bleeding time
85007	Blood count; blood smear, microscopic examination with manual differential WBC count
85013	Spun microhematocrit
85014	Hematocrit
85018	Hemoglobin

HCPCS	Description
85025	Complete CBC w/auto diff WBC
85610	Prothrombin time
86308	Heterophile antibodies (momo spot)
86403	Particle agglutination test (Rapid Strep)
86580	TB intradermal test
87081	Culture screen only (Rapid Strep)
87205	Smear, gram stain
87210	Smear, wet mount, saline/ink
87220	Tissue exam for fungi
87430	Strep a ag, eia (Rapid Strep)
87802	Infectious agent antigen detection by immunoassay with direct optical observation; Streptococcus, group B
87804	Influenza assay w/optic
87807	RSV assay w/optic
87880	Strep a assay w/optic
88172	Cytopathology – evaluation of fine needle aspirate; immediate cytohistologic study to determine adequacy for diagnosis, first evaluation episode, each site.
88173	Interpretation and report
88177	Immediate cytohistologic study to determine adequacy for diagnosis, each separate additional evaluation episode, same site (list separately in addition to code for primary procedure).
89300	Semen analysis w/huhner
89310	Semen analysis w/count
89320	Semen analysis, complete
89321	Semen analysis & motility
89330	Sperm evaluation; cervical mucus penetration test, with or without spinnbarkeit test
G0027	Semen analysis

Pharmacy Services

The information in this section applies to Anthem Members with Anthem prescription drug coverage.

Prescription Drug Benefit Design

Anthem has various prescription drug benefit designs. A Member's cost is typically lower for a generic drug than for a brand-name medication.

Drug Category	Member Copayment
Generic X on formulary (tier 1 or 1a/1b)	**Tier-1 or 1a/1b** - means a drug that has the lowest Copayment. This tier has low cost or preferred medications. This tier mainly includes Generic Drugs, some Single Source Drugs and some Multi-Source Drugs. Older generics are typically Tier 1 or 1a. For those benefits with split tier generics, tier 1b is a higher copayment.
Brand A formulary – no generic equivalent available (tier 2)	**Tier-2 -** means a drug that has a higher Copayment than those in tier 1. This tier has preferred medications that generally are moderate in cost. This tier may include Generic Drugs, Single Source Drugs and Multi-Source Drugs.
Brand C non-formulary – no generic equivalent available (tier 3)	**Tier-3 -** means a drug that has a higher Copayment than those on tier 2. This tier may have non-preferred medications which are generally higher in cost. This tier may include some Generic Drugs, Single Source Drugs, and Multi-Source Drugs.
Tier 4/5	**Tier-4 -** means drugs with the highest Copayment. This tier has medications which are generally highest in cost. These are typically specialty medications and may include Generic Drugs, Single Source Drugs, and Multi-Source Drugs. For those benefits with a split specialty tier, preferred products are tier 4, non-preferred are tier 5 and have a higher Member cost share.
Benefit exclusion examples: Some drugs, such as some over-the-counter agents, sexual dysfunction agents, those used for cosmetic purposes, etc. or Prescription Drugs that have a Clinically Equivalent alternative, even if written as a prescription.	Full cost of drug

Additional formulary/drug list information is available online. Anthem has multiple formulary/drug lists; select the appropriate drug list when searching for covered medications. Go to the following link on the Anthem provider Portal: **anthem.com/ms/pharmacyinformation/rxnetworks.**

Specialty Medications

Specialty medications must be obtained through Anthem's contracted Specialty Pharmacy (Accredo or a limited distribution pharmacy provider). The list of specialty medications can be located online at anthem.com. Go to the following link on the Anthem provider Portal: **anthem.com/ms/pharmacyinformation/rxnetworks**

The list of specialty medications is subject to change.

Pharmacy Benefit Drugs Requiring Authorization

Anthem Pharmacy is committed to helping Anthem's Members manage their health care benefits. Prior authorization, quantity limits, step therapy and dose optimization are edits approved by Anthem's National Pharmacy and Therapeutics Committee. These edits help ensure that Members' benefits provide them with access to safe, appropriate and effective medications.

- **Prior authorization** may require a Member to obtain approval before receiving benefits to cover the medication.
- **Step therapy** may require a Member to use another medication first before receiving benefits for the requested medication.
- **Quantity limits** may affect the quantity of a certain medication for which a Member can receive benefits each month.
- **Dose optimization** (or dose consolidation) usually involves converting from a twice-daily dosing schedule to a once-daily dosing schedule. A once-daily dosing schedule may increase compliance and decrease expenses for the Member and Anthem.

To request a prior authorization for a drug, use the following resources:

- **covermymeds.com**
- Calling the Prior Authorization Department at **833-293-0659** for Commercial business.
- Calling the Prior Authorization Department at **833-293-0660** for On-Exchange business.

A complete list of medications and prior authorization forms can be found at the following link via the Anthem.com provider website: **anthem.com/ms/pharmacyinformation/rxnetworks**

Specialty Pharmacy Services

Anthem's contracted **Specialty Pharmacy** (Accredo or a limited distribution pharmacy provider), is Anthem's preferred source for specialty prescription medications. For more information about specialty medications, call **833-296-5039** toll free, or go online to view the current specialty drug list. Go to the this link on the Anthem website: **anthem.com/ms/pharmacyinformation/rxnetworks**

Anthem encourages Providers and Facilities to use Anthem's Specialty Pharmacy to fill specialty prescriptions for Anthem Members. It is a full-service specialty pharmacy that delivers specialty drugs to more than 1 million people nationwide and provides case management services to patients taking specialty medications. Most Anthem prescription benefit plans **require** certain specialty medications be filled only by Anthem's Specialty Pharmacy.

Anthem's Specialty Pharmacy offers Providers, Facilities and Members these personalized services and resources:

- A team of nurses, pharmacists and care coordinators who offer personal support related to the Member's specialty medications and associated health care concerns
- Care coordinators who remind patients when it's time to refill their prescriptions and who'll coordinate delivery as requested
- A clinical case management team that understands Members' needs and can provide helpful information about their condition to support the treatment plan

To use Anthem's contracted Specialty Pharmacy to fill specialty medications for Anthem Members (self-administered medications), call toll free at **833-296-5039**. A representative will take the information that's require to begin the prescription process.

Pharmacy Benefit Management and Drug List/Formulary

Anthem's Pharmacy and Therapeutics Committee consists of two interdependent subcommittees, the Clinical Review Committee and the Value Assessment Committee. Together, the subcommittees work as a checks-and-balances system, helping to maintain an evidence based drug list/formulary that offer's Members access to quality, affordable medications.

Clinical Review Committee (CRC): The CRC assigns clinical designations to medications. The designations are determined through review of the medical literature including but not limited to, clinical trial data, current guidelines, and treatment criteria from sources like major medical publications, professional journals, medical specialists, product package inserts, etc.

Value Assessment Committee (VAC): The VAC meets after the CRC has established the clinical foundation and rationale. Its role is to determine tier assignments, or coverage levels, for medications. To help ensure clinical guidelines are properly balanced with financial considerations, the VAC must take into account the CRC's clinical designations when recommending medications for the Anthem national drug list/formulary. In addition to the designations assigned by the CRC, the VAC may also look at financial information (e.g., average wholesale price, rebates, ingredient cost, cost of care, copayments and coinsurance), market factors, and the impact on Members to determine tiers/levels. The VAC is responsible for creating tier assignments that appropriately balance the impact on clinical, financial and Member considerations.

Additions to the Anthem drug list/formulary currently occur four (4) times a year. Formulary deletions can occur at least twice a year. For Anthem Members to receive their highest level of benefits, all Providers and Facilities should use the drug list/ formulary when prescribing medications. A copy of the drug list/formulary is available online on the Anthem website:
anthem.com/ms/pharmacyinformation/rxnetworks

Chiropractic, Acupuncture, Massage & Nutritional Therapy Services

Anthem is contracted with American Specialty Health (ASH) as its statewide provider for chiropractic, acupuncture, massage and nutritional therapy services. All ASH providers are listed on the provider directory at **anthem.com**. Provider demographic changes and Provider administrative grievances should be directed to ASH Healthcare for all lines of business at **800-972-4226**.

PPO and Indemnity

Members must use the ASH network to receive in-network coverage. Services **do not** require an authorization. Contact Anthem for eligibility/benefits/claims information. **Send claims to Anthem.** See the Telephone/Address Directory section for phone and address information.

HMO (Chiropractic, Acupuncture and Massage Therapy)

Members must use the ASH network. Services don't require a referral but must be authorized by ASH. Call ASH for eligibility/benefits/claims information at 800-972-4226. **Send claims to ASH.**

For Chiropractic, Acupuncture and Massage Therapy HMO claims, send to:

American Specialty Health Group, Inc
Attn: Claims Dept
P.O. Box 509001
San Diego, CA 92150-9001

All claims for Nutritional Therapy (including HMO) should go directly to Anthem.

Workers' Compensation Program

Workers' Compensation

Workers' compensation coverage is based on the philosophy that employers should provide employees with injury protection as a cost of doing business, and that benefits should be provided without regard to the at-fault party when an injury occurs during the course of employment. Anthem has created a network that will join together a group of health care professionals to provide medical care to injured workers. This approach allows employees and Members to essentially use the same network for both occupational and non-occupational treatment. Anthem's workers' compensation services unit will provide network access, to insurance companies, third-party administrators ("TPAs") and self-insured employers in Colorado. This can help employers control the health care costs of an injured worker's claim. Injured workers will be channeled to Providers and Facilities for treatment via claims examiners the online provider directory.

Provider Guidelines

Providers and Facilities should question a Member seeking medical treatment when the nature of the illness or injury appears to be work-related. Some employers insist that all workers' compensation cases be handled through their private workers' compensation physicians and only when authorized; these employers won't reimburse any other physician, hospital, facility or other health care professional service. Providers and Facilities should determine whether the Member's illness or injury is:

- A non-emergency. Instruct the Member to get authorization from the employer before providing treatment.
- An emergency. If a Member requires emergency treatment, care must be provided to the injured person. Determining workers' compensation coverage should be made within the next seventy-two (72) hours. Providers and Facilities can then collect from the workers' compensation insurance carrier.

If a Member is covered for workers' compensation benefits by a participating Other Payer who is a workers' compensation carrier permissibly, a self-insured employer contracting with Anthem seeks services for a work-related illness or injury, Providers and Facilities have the following options:

- provide such Medically Necessary medical services, or
- refer the Member to a health care professional that participates in the Anthem occupational medicine network. If the Provider or Facility elects to treat the Member, the Provider or Facility must complete a Doctors First Report of Injury, as defined in the Workers' Compensation Act of Colorado.

As payment for the medical services rendered, the Provider or Facility agrees to accept, as payment in full, compensation in accordance with the reimbursement set forth in the Agreement.

Send all workers' compensation-related correspondence to:

awccustomerrelations@anthem.com
PO Box 25021
Santa Ana, CA 92799

Providers and Facilities can reach customer service for PPO contract pricing questions at **866-700-2168** or email customer relations at **awccustomerrelations@anthem.com**. Hours of operation are 5:30 a.m. to 5:00 p.m. PT. Voicemail is available if Providers and Facilities call this number after hours.

Utilization Management Guidelines

The utilization management guidelines are those set by the Workers' Compensation Act of Colorado. For questions about these guidelines, contact the Workers' Compensation Division. For questions about the utilization management process, please call us at **800-422-7334**.

Workers' Compensation Act of Colorado Standards

The Workers' Compensation Act of Colorado has established standards for injured workers for accessing care and guidelines to improve the quality of medical care for occupational injuries. Providers and Facilities must adhere to the following guidelines:

- Maintain medical control for the life of the claim.

- Make referrals to providers in the participating and PPO occupational medicine network. To find providers in this network, Providers and Facilities may search the online provider finder at:

  https://www.viiad.com/anthemcompass/BCCWCCO/app/home.asp
  or
  Call **866-700-2168**
- Services obtained outside the network may not be paid. Contact the Claims adjuster for authorization for any medical care outside the network.
- After the initial visit, the injured worker can change to any physician of his or her choice within the network.
- Submit Claims to the appropriate workers' compensation administrator as soon as possible after providing health care services. The Explanation of Review will indicate that rates are in accordance with your Anthem Agreement.
- Prohibit any surcharges or other billings in violation of the Labor Code for workers' compensation health care services.

The Claims administrator will ensure payment for authorized medical services rendered while a Claim is under investigation, until such time as the Claims administrator denies the Claim.

Anthem Workers' Compensation Payers Accessing the Participating and PPO Occupational Medicine Network

For the most current list of participating payers, go to anthem.com. Anthem updates this online list monthly, by the fifth of each month.

Rules for Calculating Permanent Disability

The calculation of permanent disability is to be in accordance with the *AMA Guides to the Evaluation of Permanent Impairment, 5th Edition*. More Information about this guideline is available at **ama-assn.org**.

If a Provider or Facility is unable to write the permanent and stationary report, contact the Claims examiner to refer the patient to another physician to prepare a report utilizing the guideline.

Grievances

A complaint and grievance process is available. For more information email **AnthemWorkCompIncidents@anthem.com**, or call **866-700-2168**.

Additional Information

For more information about the obligations of the treating physician for workers' compensation, go to the Colorado Division of Labor and Employment website at **coworkforce.com/dwc**, or call **866-700-2168**.

Glossary

Admission Notification – Notice to the health plan about an urgent or emergent (unscheduled) admission

anthem.com – Anthem's website, where the Provider Policy and Procedure Manual can be viewed online

Authorization – Approval of benefits for a Member's covered procedure or service

Away from Home Care® Program – Provides HMO Members with health insurance coverage for urgent and emergent (life-threatening) medical services when an unforeseen illness or injury occurs while they're away from their Blue Cross and/or Blue Shield HMO plan's service area.

Away from Home Care Program Guest Membership Benefit – Health insurance coverage for HMO Members from other Blue Cross and/or Blue Shield plans who are staying in Colorado temporarily (but more than three months). This coverage is available through HMO Colorado, and guest membership coverage is based on BlueAdvantage HMO guidelines and benefits.

bcbs.com – The Blue Cross Blue Shield website, which providers and Members can use to locate Providers or Facilities with any Blue Cross and/or Blue Shield plan. This website is useful when a provider needs to refer a Member to a provider in another location.

BlueCard Access – A toll-free telephone number, 800-810-BLUE (2583), Providers and Members can call to locate providers contracted with any Blue Cross and/or Blue Shield plan. This number is useful when a provider needs to refer a Member to a provider in another location.

BlueCard Eligibility – A toll-free telephone number, 800-676-BLUE (2583), Providers can call to verify membership and coverage information for Members from other Blue Cross and/or Blue Shield plans.

BlueCard HMO – An out-of-area program available to Members of Blue Cross and/or Blue Shield plan-sponsored HMOs. This program provides for urgent, emergent and pre-certified follow-up care.

BlueCard PPO – A national program that offers PPO-level benefits to Members traveling or living outside their Blue Cross and/or Blue Shield plan's service area. They must obtain the services from a physician or hospital designated as a BlueCard PPO Provider.

BlueCard PPO Member – Members whose health plan ID card contains the "PPO in a suitcase" identifier. Only Members with this identifier can access BlueCard PPO benefits

BlueCard Program – A national program that provides Members with access to BlueCard providers and savings. The program enables Members to obtain health care services while traveling or living in another Blue Cross and/or Blue Shield plan's area and to receive the same benefits as those under their contracting Blue Cross and/or Blue Shield plan. The program links participating health care providers and the independent Blue Cross and/or Blue Shield plans across the country through a single electronic network for claims processing and reimbursement. The program allows providers to submit claims for BlueCard Members, including those located outside the United States, directly to the provider's local Blue Cross and/or Blue Shield plan.

BlueCard Provider Finder Website (bcbs.com) – A website providers and Members can use to locate Providers and Facilities with any Blue Cross and/or Blue Shield plan. This website is useful when a provider needs to refer a Member to a provider in another location.

BlueCard Worldwide® – A program that allows Blue Cross and/or Blue Shield Members traveling or living outside the United States to receive inpatient, outpatient and professional services from Providers and Facilities worldwide. The program also allows Members of international Blue Cross and/or Blue Shield plans to access Blue Cross and/or Blue Shield provider networks in the United States.

Clinical Utilization Management (UM) Guideline – Clinical UM Guidelines serve as one of the sets of guidelines for coverage decisions. These guidelines address the Medical Necessity of certain new medical services and/or procedures, or for new uses of existing medical services and/or procedures. The services consisting of medical, surgical, and behavioral health treatments, include, but are not limited to devices, biologics and specialty pharmaceuticals, and professional health services.

Clinical UM guidelines may be developed to address the following:

- Medical necessity criteria for technologies or services where sufficient clinical evidence exists for evaluate the clinical appropriateness of the request
- Goal length of stay
- Place of service
- Level of care

Concurrent Review – Conducted to monitor ongoing care in an institutional setting to determine if clinical services and treatment plans continue to meet guidelines for the level of care the Member is receiving.

Contractual Adjustment – Any portion of a charge for a covered service that exceeds Anthem's contracted allowed amount/maximum benefit allowance. Providers can't charge contractual adjustments to Members or to Anthem.

Coordination of Benefits (COB) – A stipulation in most health insurance policies that helps prevent duplicate payments for services covered by more than one insurance policy or program. The COB stipulation outlines which insurance organization has primary responsibility for payment and which insurance organization has secondary responsibility for payment.

Electronic Data Interchange (EDI) – The computer-application-to-computer-application exchange of business information in a standard electronic format. Translation software aids in exchange by converting data extracted from the application database into standard EDI format for transmission to one or more trading partners.

Exclusive Provider Organization (EPO) – A more rigid type of Health Maintenance Organization (HMO) health benefit program that provides benefits only if care is rendered by providers who belong to an identified network.

Experimental/Investigational – Any drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply used in or directly related to the diagnosis, evaluation or treatment of a disease, injury, illness or other health condition which Anthem determines in its sole discretion to be experimental or investigational.

(a) Anthem will deem any drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply to be experimental or investigational if Anthem determines that one or more of the following criteria apply when the service is rendered with respect to the use for which benefits are sought.

The drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply:

- Cannot be legally marketed in the United States without the final approval of the Food and Drug Administration (FDA) or any other state or federal regulatory agency, and such final approval has not been granted
- Has been determined by the FDA to be contraindicated for the specific use
- Is provided as part of a clinical research protocol or clinical trial, or is provided in any other manner that is intended to evaluate the safety, toxicity or efficacy of the drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply; or is subject to review and approval of an Institutional Review Board ("IRB") or other body serving a similar function
- Is provided pursuant to informed consent documents that describe the drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply as experimental or investigational, or otherwise indicate that the safety, toxicity or efficacy of the drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply is under evaluation

(b) Any service not deemed experimental or investigational based on the criteria in subsection (a) may still be deemed to be experimental or investigational by us. In determining whether a service is experimental or investigational, Anthem will consider the information described in subsection (c) and assess all of the following:

- Whether the scientific evidence is conclusory concerning the effect of the service on health outcomes
- Whether the evidence demonstrates that the service improves the net health outcomes of the total population for whom the service might be proposed as any established alternatives
- Whether the evidence demonstrates the service has been shown to improve the net health outcomes of the total population for whom the service might be proposed under the usual conditions of medical practice outside clinical investigatory settings

(c) The information Anthem considers or evaluates to determine whether a drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply is experimental or investigational under subsections (a) and (b) may include one or more items from the following list, which is not all-inclusive:

- Randomized, controlled, clinical trials published in authoritative, peer-reviewed United States medical or scientific journal
- Evaluations of national medical associations, consensus panels and other technology evaluation bodies
- Documents issued by and/or filed with the FDA or other federal, state or local agency with the authority to approve, regulate or investigate the use of the drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply
- Documents of an IRB or other similar body performing substantially the same function
- Consent documentation(s) used by the treating physicians, other medical professionals or facilities, or by other treating physicians, other medical professionals or facilities studying substantially the same drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply

- The written protocol(s) used by the treating physicians, other medical professionals or facilities or by other treating physicians, other medical professionals or facilities studying substantially the same drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply
- Medical records
- The opinions of consulting providers and other experts in the field

(d) Anthem has the sole authority and discretion to identify and weigh all information and determine all questions pertaining to whether a drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply is experimental or investigational.

Health Benefit Plan – The document(s) describing the partially or wholly insured, underwritten and/or administered health care benefits or services program between the plan and an employer, an individual, or a government or other entity; or, in the case of a self-funded arrangement, the plan document that describes the Covered Services for a Member.

Health Maintenance Organization (HMO) – A health benefit program that offers benefits to Members when they obtain services from the network of physicians and hospitals designated as HMO Providers and Facilities. Benefits are eliminated when the Member obtains care from a non-HMO provider, except for emergency services and authorized referrals. Generally, HMO Members select a primary care provider.

HIPAA – The Health Insurance Portability and Accountability Act of 1996, Public Law 104-191

Maximum Benefit Allowance (MBA) – "Maximum Benefit Allowance" means the maximum amount of reimbursement allowed for a Covered Service as determined by Anthem.

Medically Necessary or **Medical Necessity** – means the definition set forth in the Member's Health Benefit Plan, unless a different definition is required by statute or regulation.

Medical Policy – Medical Policies serve as one of the sets of guidelines for coverage decisions. Medical Policies address the Medical and/or Investigational policy position statements for certain indications that are objective and based on clinical evidence for certain new medical services and/or procedures, or for new uses of existing services and/or procedures. The services consisting of medical, surgical, and behavioral health treatments, include, but are not limited to, devices, biologics and specialty pharmaceuticals, and professional health services.

Medical policies may be developed to address the following:

- Experimental or investigational technologies (including a novel application of an existing technology)
- Services where there is a significant concern regarding Member safety
- Medical Policy are implemented by all Plans

Participating and PPO Occupational Medicine Network – The network of health care providers, including facilities and ancillary providers, that have contracted with Anthem and/or one or more of its affiliates and other payers to provide compensable medical care for prospectively determined rates to injured workers.

Participating and PPO Occupational Medicine Network Provider – A facility, medical group practice, participating physician or other ancillary provider that has contracted with Anthem and/or one

or more of its affiliates and other payers to provide compensable medical care for prospectively determined rates to injured workers.

Pay, Paid or Payment – to contractually settle a debt or obligation. After the maximum benefit allowance is determined, Anthem or the employer's benefit plan will satisfy its portion of the bill by payment to the provider. The Member's portion of the payment includes a deductible, copayment and/or coinsurance, or other cost-sharing amounts, and, if the provider is non-participating, any amounts over the maximum benefit allowance. The amount Anthem pays a provider may not be the same as the allowable amount shown on the Member's EOB or on the provider's bill.

Pre-certification – Authorization given before either an inpatient admission or outpatient procedure or service (a.k.a., prior authorization and/or pre-authorization)

Preferred Provider Organization (PPO) – A health benefit program under which Members receive a higher level of benefits by receiving services from providers in an identified network.

Prefix – The three characters preceding the subscriber ID number on Blue Cross and/or Blue Shield health plan ID cards. The prefix is required for system-wide claims routing and identifies the Member's Blue Cross and/or Blue Shield plan or national account.

Pre-service Decision – A review of medical care or services that Anthem conducts, in whole or in part, before a Member obtains the medical care or services (e.g., prospective review). Pre-certification and pre-authorization are pre-service decisions.

Post-service Decision – Any review by Anthem of medical care or services already provided to a Member (e.g., retrospective review).

Primary Care Physician (PCP) – A physician who has entered into a written Agreement with Anthem to provide Covered Services to Members and to coordinate and arrange for the provision of other health care services to Members who have selected the physician as their PCP. A PCP is defined as one of the following specialties, Pediatrician, Family Practice, General Practice and/or Internal Medicine.

Prior Benefit Authorization (PBA) – A determination made before a Member receives certain services that meet all eligible-for-coverage criteria and that the services comply with the provisions of the Member's Health Benefit Plan.

Provider – A health care professional, institutional health care provider, ancillary provider, hospital or any other entity that has entered into a written Agreement with Anthem to provide Covered Services to Members, including upon appropriate referral, if necessary, by the Member's PCP and/or Anthem. A non-participating provider is a provider who hasn't entered into such an Agreement.

Provider Policy and Procedure Manual – Prepared by Anthem and which Anthem may amend solely at its discretion. This Manual sets forth the basic policies and procedures to be followed by providers in carrying out the terms and conditions of their Agreement with Anthem. The terms of the Provider Policy and Procedure Manual are part of such an Agreement.

Prudent Lay Person Law – State of Colorado Regulation 4-2-17, titled "Prompt Investigation of Health Plan Claims Involving Utilization Review"

Referral – Authorization given to a Member by the Member's PCP for an office visit with another provider. Referrals don't cover procedures performed outside the provider's office or invasive procedures performed in the provider's office.

Reimbursement Policy – Reimbursement Policies are a set of policies developed to document coding and pricing methodologies as well as clinical editing for certain specific services.

Retrospective Review – Conducted to evaluate the appropriateness of services and level of care after services have been rendered. Review may occur before or after the initial payment determination.

Subscriber Liability – The amount the subscriber (Member) must pay the provider, such as deductibles, coinsurance and copayments, to satisfy contractual cost-sharing obligations.

Utilization Review – A set of formal techniques designed to monitor the use, or evaluate the clinical necessity, appropriateness, efficacy or efficiency, of health care services, procedures or settings. Techniques include ambulatory review, prospective review, second opinion, certification, concurrent review, case management, discharge planning and/or retrospective review. Utilization review also includes reviews to determine coverage. This is based on whether or not a procedure or treatment is considered experimental/investigational in a given circumstance (except if it's a specific exclusion under the Member's Health Benefit Plan) and review of a Member's medical circumstances when necessary to determine if an exclusion applies in a given situation.

Exhibits (Forms and Guides)

Download these commonly requested forms online. Go to **anthem.com**. Select **For Providers**, Select **Colorado**. From the Under the *Provider Resources* heading, select **Forms and Guides**. Downloads forms such as the following:

- Additional Information Requested
- Blue Priority Referral
- Claim Action Request
- Coordination of Benefits (COB)
- Designation of an Authorized Representative (DOR)
- Health Delivery Organization (HDO)/Facility Application
- Individual Authorization
- Medicare Advantage General Precert
- Member Liability Waiver
- Provider Dispute Resolution
- Provider Refund Adjustment Request
- Psychotherapy Notes Release Authorization

Links

BlueCard® Provider Manual (in Provider Manual Library)

Contact Us

List of Affiliates

Medical Policy and Clinical UM Guidelines

Reimbursement Policies