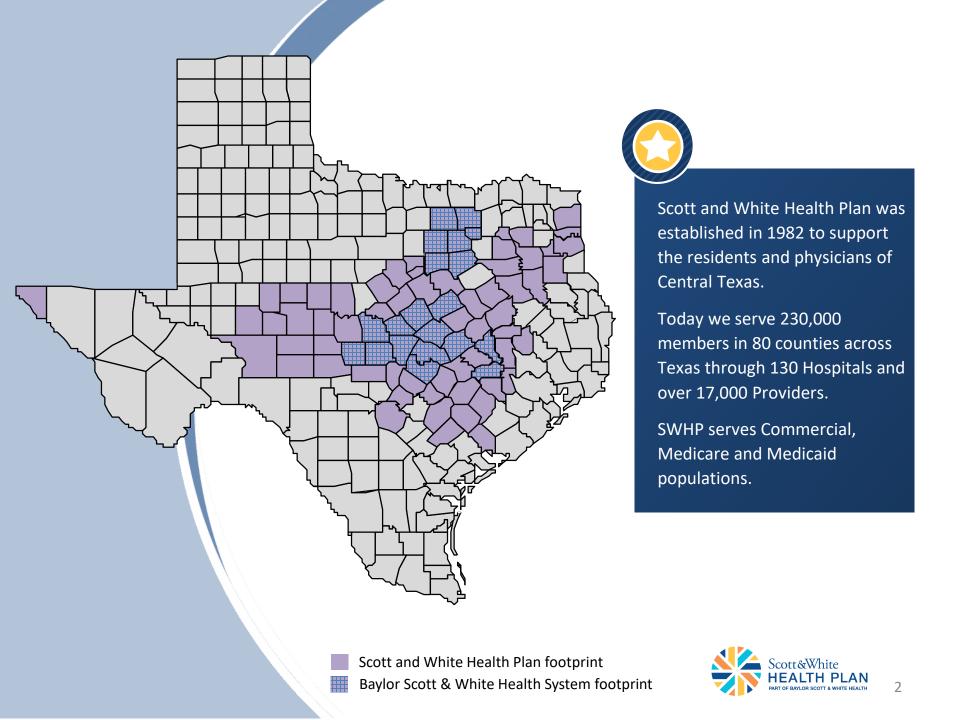
# **Commercial Provider Orientation**

Scott and White Health Plan





## COMMERCIAL

### **HMO**

- SWHP offers HMO plans for individuals and families, small groups, large groups, and TPA/ASO accounts
- Utilizes the SWHP network with no out-of-network (OON) benefits; OON providers are not covered except in an emergency

### **PPO**

- SWHP offers PPO plans for individuals and families, small groups, large groups, and TPA/ASO accounts
- Utilizes the ICSW network with OON benefits; OON providers are covered, but at a higher cost share for members

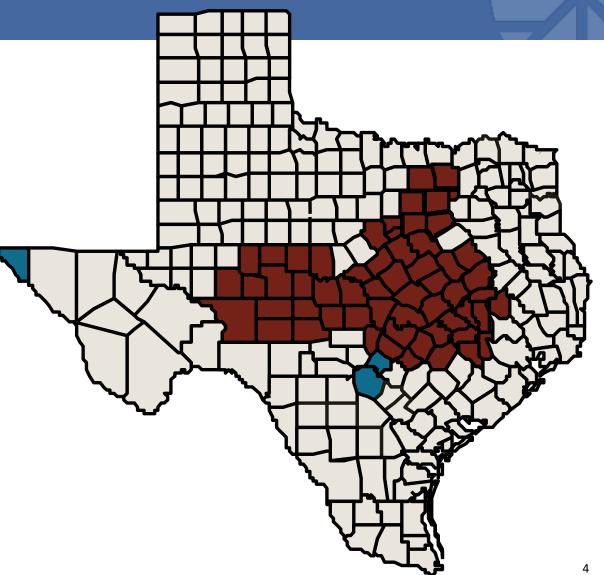
## **Baylor Scott & White Preferred HMO/PPO**

 BSW Preferred (BSWQA participation/decisions) independent of Tiers (HR decisions)

## COMMERCIAL HMO SERVICE AREA

#### **61 Counties:**

Austin, Bastrop, Bell, Bexar, Blanco, Bosque, Brazos, Burleson, Burnet, Caldwell, Coke, Coleman, Collin, Comal, Concho, Coryell, Crockett, Dallas, Denton, Ellis, El Paso, Erath, Falls, Fayette, Freestone, Grimes, Hamilton, Hays, Hill, Hood, Irion, Johnson, Kimble, Lampasas, Lee, Leon, Limestone, Llano, Madison, Mason, McCulloch, McLennan, Menard, Milam, Mills, Reagan, Robertson, Rockwall, Runnels, San Saba, Schleicher, Somervell, Sterling, Sutton, Tarrant, Tom Green, Travis, Walker, Waller, Washington, and Williamson

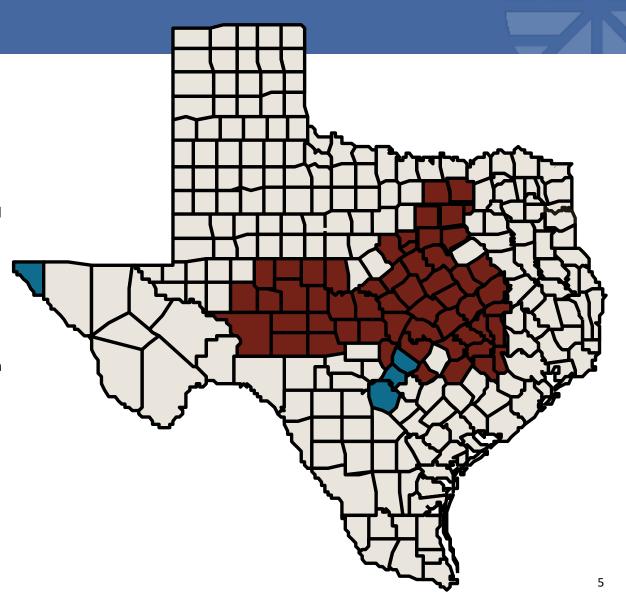




## COMMERCIAL PPO SERVICE AREA

#### 59 Counties:

Austin, Bell, Bexar, Blanco, Bosque, Brazos, Burleson, Burnet, Caldwell, Coke, Coleman, Collin, Comal, Concho, Coryell, Crockett, Dallas, Denton, Ellis, El Paso, Erath, Falls, Fayette, Freestone, Grimes, Hamilton, Hays, Hill, Hood, Irion, Johnson, Kimble, Lampasas, Lee, Leon, Limestone, Llano, Madison, Mason, McCulloch, McLennan, Menard, Milam, Mills, Reagan, Robertson, Rockwall, Runnels, San Saba, Schleicher, Somervell, Sterling, Sutton, Tarrant, Tom Green, Travis, Waller, Washington, and Williamson





# BAYLOR SCOTT & WHITE PREFERRED HMO SERVICE AREA

#### 16 Counties:

Bell, Brazos, Burnet, Collin, Coryell, Dallas, Denton, Ellis, Lampasas, Llano, McLennan, Rockwall, San Saba, Tarrant, Washington, and Williamson

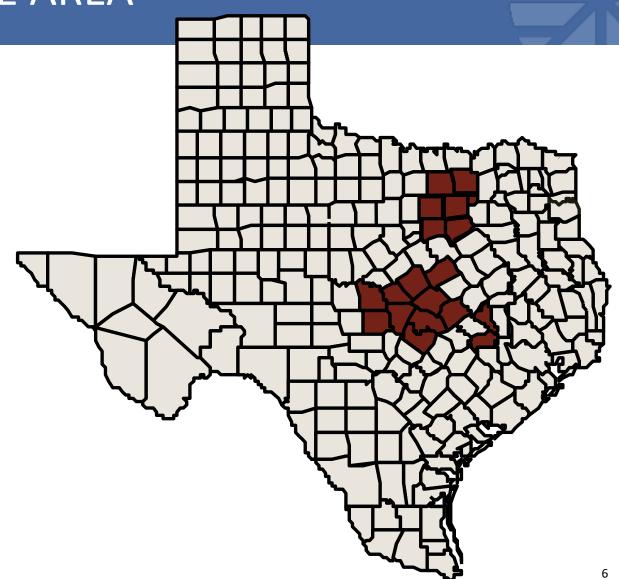
& 3 Partial Counties (only for the following zip codes):

<u>Johnson</u> - 76009, 76028, 76031, 76035, 76036, 76044, 76049, 76050, 76058, 76059, 76063, 76084

Travis - 78613, 78615, 78621, 78634, 78641, 78642, 78645, 78652, 78653, 78654, 78660, 78664, 78669, 78681, 78701, 78702, 78703, 78704, 78705, 78712, 78721, 78722, 78723, 78724, 78725, 78726, 78727, 78728, 78729, 78730, 78731, 78732, 78733, 78734, 78735, 78736, 78737, 78738, 78739, 78741, 78742, 78744, 78745, 78746, 78748, 78749, 78750, 78751, 78752, 78753, 78754, 78756, 78757, 78758, 78759

Milam - 76523, 76577, 76518, 76534, 76569





## **BAYLOR SCOTT & WHITE PREFERRED** PPO SERVICE AREA

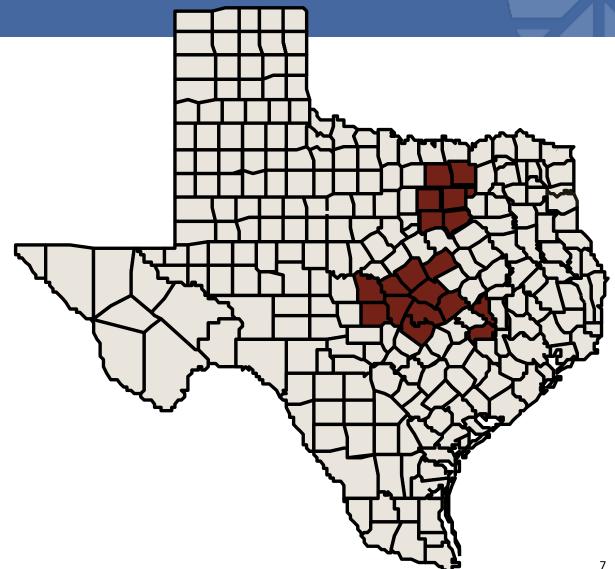
#### 17 Counties:

Bell, Brazos, Burnet, Collin, Coryell, Dallas, Denton, Ellis, Lampasas, Llano, McLennan, Milam, Rockwall, San Saba, Tarrant, Washington, and Williamson

#### + 2 Partial Counties (for the following zip codes):

Johnson - 76009, 76028, 76031, 76035, 76036, 76044, 76049, 76050, 76058, 76059, 76063, 76084

Travis - 78613, 78615, 78621, 78634, 78641, 78642, 78645, 78652, 78653, 78654, 78660, 78664, 78669, 78681, 78701, 78702, 78703, 78704, 78705, 78712, 78721, 78722, 78723, 78724, 78725, 78726, 78727, 78728, 78729, 78730, 78731, 78732, 78733, 78734, 78735, 78736, 78737, 78738, 78739, 78741, 78742, 78744, 78745, 78746, 78748, 78749, 78750, 78751, 78752, 78753, 78754, 78756, 78757, 78758, 78759





# COMMERCIAL MEMBER ID CARDS (INDIVIDUAL)



#### **HMO** BRONZE 7500

#### **EPO** BRONZE 7500

#### Short-Term







Please contact Scott & White Health Plan Health Services Department toll free at 305-304-3400 for pre-euthorization requests (including Schwidmain Health and Second Opinional, 19 you require inpatient admission following an emergency, please notify SWHP within 46 hours of emergency services.

NOTICE: Possession of this card or obtaining precedification does not guarantee coverage or payment for the service or procedure reviewed.

Plan information/provider list: swhp.org
Customer Service: 300-321-7947

Plante Advice Line: 577-505-7947

OptumRx: Help Desk: 355-205-9102

Notice To Providers
Verify benefits and eligibility at portal swhp.org/providerportal or 300-321-7947

Please send claims and related correspondence to: Soot & White Health Plan | Availity Payer ID 30000

Attr: Claims PO Box 21000, Eagen, MN 55121-0000

254-296-3000 or 300-321-7947

PLEASE HAVE THIS CARD AVAILABLE AT ALL TIMES

Notify insurance Company of Scott & Write (CSW) within 48 hours after an emergency requiring hospitalization. Out-of-retwork benefits will be paid based upon ICSW's slowed amount.

NOTICE TO ALL PROVIDERS - To verify benefit and eligibility information, visit https://portel.awhp.org/providerportal or call 800-321-7947.

Pharmacy Assistance: 800-728-7947

24 Hour Nurse Advice Line: 877-505-7947

Please send claims and related correspondence to: INSURANCE COMPANY OF SCOTT AND WHITE PO Box 21800 Eagan, MN 58121-0800

800-321-7947

**NOTE:** The Individual and Family HMO and EPO plans are offered only **off** the Federally Facilitated Marketplace ("Exchange").

# **COMMERCIAL MEMBER ID CARDS** (GROUP)



Scott and White Health Plan works with employers to create plans that meet their needs. The following samples show common variations among group ID cards.



Please contact Scott & White Health Plan Health Services Department toll free at 888-384-3488 for pre-authorization requests (including Behavioral Health and Second Opinions). If you require impatient admission following an emergency, please notify SWHP within 48 hours of emergency services.

NOTICE: Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed.

Plan Information/provider list: swhp.org
Customer Service: 800-321-7947

Notice To Providers
Verify banefits and eligibility at portal swhp.org/providerportal or 800-321-7947

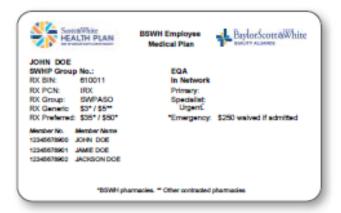
Please send claims and related correspondence to:
Sout & White Health Plan | Awaitty Payer ID 88030
A8t: Claims PO Box 21800, Espan, MY 58121-7800

254-298-3000 or 800-321-7947

Please contact Scott & White Health Plan Health Services Department

Sample ID card for groups with out-of-area coverage.

Notice the MultiPlan and PHCS logos.



toll fee at 866-384-3488 for pre-authorization requests (including Behavioral Health and Second Opinions). If you require inpatient admission following an emergency, please notify SWHP within 48 hours of emergency services. NOTICE: Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed. Find a provider at bawh,awhp.org Patient Advisory Nurse: 800-724-7037 Members call: 844-843-3229 Pharmacy Help Desk: 800-728-7947 BSWQA HealthAccess: 844-279-7589 Notice To Providers Verify benefits and eligibility at portal swhp.org/providerportal or 844-769-3994 Please send claims and related correspondence to: Scott & White Health Plan | Availity Payer ID 88030 Attn: Claims PO Box 21800, Eagan, MN 55121-0800 OPTUMRX\*

Sample ID card for BSW Employee Plan.

Notice the MultiPlan and BSW Quality Alliance logos.

# COMMERCIAL MEMBER ID CARDS (GROUP – CONT'D)





#### JOHN DOE SWHP Group No.:

RX BIN: 017010 RX PCN: 05190000 RX Group: 0738446 RX Copey: \$8\$35/\$70

Member No. Member Name 12345676900 JOHN DOE 12345676901 JAME DOE

12345676902 JACKSON DOE

\*5



PPO

IN NETWORK / OUT-OF-NETWORK: Primary: \$30 / 50%\* Specialist: \$50 / 50%\* Urgent: \$78 / \$100 Emergency: \$250

\*Deducible may apply CIGNA Group No. 0212700 TDI Please contact Scott & White Health Plan Health Services Department toll free at 844-633-5322 for pre-euthorization requests (including Sehavioral Health). If you require inpatent admission following an emergency, please notify SWHP within 45 hours of emergency services.

NOTICE: Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed.

Find a provider at MyClgna.com Nurse Advice Line: 877-505-7947 Members cal: 800-321-7947 MembersPharmacist Help Line: 800-325-1404

Notice To Providers

Verify benefits and eligibility at portal swhp.org/providerportal or 800-321-7947

Medical Claims Address: Sout A White Health Plan I

Scott & White Health Plan | Availity Payer ID 88030 Aftr: Claims PO Box 21800 Eagan, MN 55121-0800

Benefits are not insured by Cigna or affiliates

Pharmacy Claims Address:

Connecticut General Life Insurance Company Pharmacy Service Center | P.O. Box 188053 Chattanooga, TN 37422-8053

AWAY FROM HOME CARE

Sample ID card for groups that have an added level of network access through Cigna.

ID cards for those members display the Cigna logo.



#### JOHN DOE Member No.: 12345678900

Member No. Member Name 12245678900 JOHN DOE 12245678901 JAMIE DOE 12245678902 JACKSON DOE

#### BSW Preferred HMO Network

ERS

Issue Date: Variable03 Group No.: Variable04

Primary: Variable08 Specialist: Variable07 Urgent: Variable08 Emergency: Variable09

RX BIN: Vertable11 RX PCN: Vertable12 RX Group: Vertable13 RX Copes: Vertable13

FrontBottomLine2 FrontBottomLine2 vervs ers.texas.gov TDI Please contact Scott & White Health Plan Health Services Department toll the at 865-384-3488 for pre-authorization requests (including Behavioral Health and Second Opinions). If you require inpatient admission following an emergency, please notify SWHP within 48 hours of emergency services.

NOTICE: Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed.

Plan information/provider list: ers.swhp.org Nurse Advice Line: 877-505-7947 Customer Service: 800-321-7947 OptumRx Help Desk: 855-205-9182

Notice To Providers

Verify benefits and eligibility at portal swhp.org/providerportal or 800-321-7947

Please send claims and related correspondence to: Scott & White Health Plan | Availity Payer ID 88030 Attn: Claims PO Box 21800, Eagan, MN 55121-0800 254-295-3000 or 800-321-7947

OPTUMRX

Sample ID card for a

group-specific plan: co-branded with group logo.

For more information about commercial group products and benefits, visit <a href="http://swhp.org/en-us/plandocs">http://swhp.org/en-us/plandocs</a>.

# PROVIDER WEBSITE SWHP.ORG/PROV



### **Provider-Specific Information: swhp.org/prov**



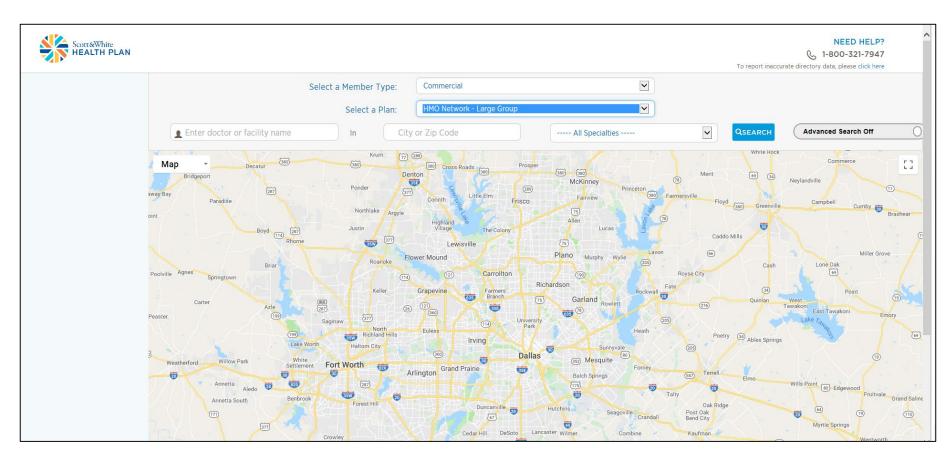
The SWHP website is a valuable resource for providers to obtain information on the following:

- Claims & Billing
- Prior Authorizations
- Provider Services
- Resources

- Forms & Guides
- Quality Improvement
- Policies
- Member Eligibility & Benefits

## "FIND A PROVIDER" SEARCH TOOL

## Find a Provider Search: <a href="https://portal.swhp.org/#/search">https://portal.swhp.org/#/search</a>



## PROVIDER CONTRACTING AND SERVICES

Join Our Network Form

http://swhp.org/en-us/prov/services/join

Add Provider to Existing Contract Form

https://swhp.org/en-us/prov/add-a-provider-form

Provider Change of Address Form

https://swhp.org/en-us/prov/provider-address-change-form

**Modify Existing Contract Form** 

https://swhp.org/en-us/prov/modify-existing-contract

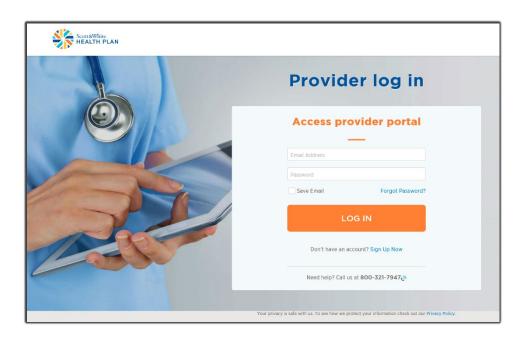
Terminate Provider Contract Form

https://swhp.org/en-us/prov/terminate-provider-contract-form

## PROVIDER PORTAL

### Through the Provider Portal:

- Check member eligibility & benefits
- Check claims & payment status
- Look up codes to determine Prior Authorization requirements
- View claim denial codes
- Search reimbursement codes
- Submit case management referrals
- Submit Prior Authorization requests
- Register as a group provider
- Add provider to an existing registration (using individual NPIs)
- Submit redeterminations



https://portal.swhp.org/ProviderPortal/#/login/

## CLAIMS AND BILLING

#### **Electronic Claims**

- SWHP strongly encourages providers to submit claims electronically
- Accept direct Electronic Data Interchange (EDI) submissions or submissions through Availity Clearinghouse
- Electronic claims can be submitted to Payer ID: 88030
- Details at SWHP website: <a href="http://swhp.org/en-us/prov/claims/electronic">http://swhp.org/en-us/prov/claims/electronic</a>

#### **Paper Claims**

- SWHP will accept paper claims that are properly filed on UB-04 or CMS 1500 Claims Forms
- All claim forms must be typed; handwritten forms are not accepted
- Faxed claim forms are not accepted

Paper claims can be mailed to: Scott & White Health Plan

**ATTN: Claims Department** 

PO Box 21800

Eagan, MN 55121-0800

Additional information: <a href="http://swhp.org/en-us/prov/claims/paper">http://swhp.org/en-us/prov/claims/paper</a>

## CLAIMS AND BILLING (CONT'D)

#### **Claims Processing Times**

- SWHP follows the Texas Department of Insurance (TDI) regulation for the processing of claims
- Electronic claims are processed within 30 days; paper claims within 45 days
- SWHP encourages the billing of claims electronically for faster payment

### **Rejected Claims**

- Electronic Claims
  - Providers should review the clearinghouse rejected claims report to determine why the claims were returned to them through their billing system
- Paper Claims
  - Rejected paper claims are returned with a paper rejection letter
  - Providers are encouraged to work rejected claims timely and resubmit within the filing deadline: 365 days for Medicare

## REDETERMINATIONS

#### **Definition**

• The review of a previously adjudicated / processed claim at the request of a provider to assess if the original determination/decision was correct or should be reversed based on additional information not previously available during the original determination. More information available on the SWHP website at: http://swhp.org/en-us/prov/claims/resources/appeals

#### **Process**

- Providers must submit the *Provider Claim Redetermination Request Form* located on the SWHP website <a href="http://swhp.org/en-us/prov/claims/resources/appeals">http://swhp.org/en-us/prov/claims/resources/appeals</a>.
- Providers now have the option to submit the *Claim Redetermination Request Forms* electronically through the provider portal.
- Providers or inquiring parties will have only one (1) opportunity to submit a redetermination request on a claim. Multiple requests submitted on a single claim will not be processed and will be returned as "previously reviewed."
- Provider should attach any pertinent supporting documentation i.e. retro authorization, proof of timely filing, surgical notes, office visit notes, pathology reports, and/or medical records.
- Requests for Redeterminations must be submitted within 90 days from the original determination date. (120 days for Medicare Advantage Claims; 1 year for out-of-state providers).

## APPEALS AND COMPLAINTS

### **Appeals**

Definition: Provider, on behalf of the member, or Member requests reconsideration of an adverse determination related to a request for medical services such as a prior authorization request.

## **Complaints**

Definition: member or provider expression of any dissatisfaction.

#### **Process**

Contact customer service to file an appeal or complaint with a Customer Service Advocacy agent. The agent will route the appeal or complaint to the appropriate area. \*Process is the same for appeals and complaints. Customer service phone number (800)321-7947 or (254)298-3000.

## PROVIDER PAYMENT OPTIONS

SWHP offers the following payment options through Change Healthcare

### Virtual Credit Card (VCC)

- Providers can receive payment by processing it as a credit card; funds are immediately available; fees may be assessed
- If payment is not accepted within 90 days, a paper check will be mailed
- Providers will have to opt out of this method if they choose another payment method
  - To opt-out of the VCC payment method, please contact Change Healthcare at 866-506-2830 select option 1.
  - To select Automatic Clearinghouse (ACH) or Electronic Funds Transfer (EFT), visit www.changehealthcare.com\EFT

### Electronic Funds Transfer (EFT)

 Payments are sent directly to the provider's bank; typically received within 3-5 business days

### Paper Check

A paper check is mailed to the provider's billing or claims payment address on file

# ACCOUNT RECONCILIATION (RETRACTIONS/RECOUPMENTS)

SWHP is dedicated to identifying and resolving accounting issues in a timely manner

 Proper documentation will result in error reduction, which will result in quicker payments

### Retractions/Recoupments:

Retractions/recoupments are made for various reasons, including:

- Duplicate payment on a procedure
- Incorrect payment on a procedure
- Payment to the wrong provider

To initiate a retraction, complete a *Provider Appeal Request Form* located at:

https://swhp.org/Portals/0/Files/Forms/Providers/Claims%20Forms/ProviderClaimAppealRequestForm 4.pdf

# ACCOUNT RECONCILIATION (RETURNED/REFUND CHECKS)

### **Returned Checks**

- If a SWHP check is returned for an adjustment, attach all documentation with an explanation for the returned payment
- Include a copy of the Explanation of Payment (EOP), copies of prior payments, and any other documentation explaining the payment discrepancy

### **Refund Checks**

 For all SWHP member claims, providers should send refund checks to the following address to reimburse money owed to SWHP:

Scott and White Health Plan
ATTN: Claims Adjustment Department
PO Box 840523
Dallas, TX 75284-0523

## **IN-NETWORK REFERRALS**

- SWHP members must be referred to an in-network provider.
- SWHP Participating Provider Agreement language:
  - Except in Emergency Care situations, for fully insured and Medicare replacement plans, a pre-condition to a healthcare service or product being a Covered Service may be that the service be provided by a Participating Provider, whether it be an individual or a facility. For such plans, absent an Emergency or approval of an ICSW Medical Director, Provider will make referrals and admit Covered Persons only to Participating Providers.
- To locate an in-network provider:
  - Use online provider search (Find a Provider) located on the SWHP website at: https://portal.swhp.org/#/search

## COORDINATION OF BENEFITS (COB)

#### COB Definition:

- Standards advocated by the National Association of Insurance Commission (NAIC) that determines the obligation of payers when a member is covered under two or more health insurance policies
- When there is duplicate coverage, COB standards determine who pays primary and who pays secondary
- SWHP coordinates benefits payable for covered services with benefits payable by other plans consistent with state law.
- More information on COB available on the SWHP website at: <a href="https://swhp.org/en-us/prov/claims/resources/coordination-of-benefits">https://swhp.org/en-us/prov/claims/resources/coordination-of-benefits</a>

# QUALITY IMPROVEMENT (QI) PROGRAM

- Ensures SWHP is providing the highest quality of care that is easy to access and affordable to our members
- "Triple Aim" Goal: improving member's affordability, quality, and experience of care
- Quality programs and improvement projects are designed to improve member outcomes through systematic ongoing measurement, care coordination, and continuous evaluation of results
- For more information on the QI Program, please visit the SWHP website at: <a href="http://swhp.org/en-us/prov/resources/provider-manual/quality-improvement">http://swhp.org/en-us/prov/resources/provider-manual/quality-improvement</a>

# HEALTHCARE EFFECTIVENESS DATA AND INFORMATION SET (HEDIS)

- HEDIS is a tool used by more than 90% of U.S. health plans to measure performance on important dimensions of care and service.
- Altogether, HEDIS consists of 95 measures across 7 domains of care.
- SWHP uses HEDIS to measure clinical quality performance and evaluate the following areas of care:
  - Preventive services
  - Treatment of acute illness
  - Management of chronic illnesses
- For more information on HEDIS, please visit the SWHP website at:
   <a href="http://swhp.org/en-us/prov/resources/provider-manual/quality-improvement">http://swhp.org/en-us/prov/resources/provider-manual/quality-improvement</a>

# NATIONAL COMMITTEE FOR QUALITY ASSURANCE (NCQA)

- NCQA Accreditation is a comprehensive evaluation of health plans' clinical and consumer experience measures.
- Standards are developed with the help of health plans, providers, insurance customers, unions, regulatory agencies, and consumer groups.
- NCQA's Health Plan Accreditation is considered the industry's gold standard.
- NCQA Accreditation measures 5 areas of performance:
  - Staying healthy
  - Getting better
  - Living with illness
  - Access and service
  - Qualified providers
- For more information on NCQA, please visit the SWHP website at: <a href="http://swhp.org/en-us/prov/resources/provider-manual/quality-improvement">http://swhp.org/en-us/prov/resources/provider-manual/quality-improvement</a>

## HEALTH SERVICES DIVISION (HSD)

#### HSD includes:

- Medical Directors
- Nurse Managers
- Licensed Clinical Social Workers
- Administrative Staff

#### Functions handled include:

- Intake
- Utilization Management Review/Prior Authorizations\*
- Case Management/Complex Case Management
- Disease Management
- **Phone:** (888) 316-7947 or (254) 298-3088
- Fax: (800) 626-3042

## PHARMACY SERVICES

- OptumRx
  - Pharmacy network utilized by SWHP (except for Medicaid)
  - Processes pharmacy claims for SWHP (except for Medicaid)
- SWHP Prescription Drug Lists (Formularies)
  - Located on the SWHP website at:
     <a href="http://swhp.org/en-us/prov/resources/pharmacy-services/drug-list">http://swhp.org/en-us/prov/resources/pharmacy-services/drug-list</a>
- SWHP Medication Authorizations & Exceptions
  - Located on the SWHP website at:
     <a href="http://swhp.org/en-us/prov/auth-referral/medications">http://swhp.org/en-us/prov/auth-referral/medications</a>
- Contact Information
  - Help Desk Phone Number: 1-844-230-9357

## FRAUD, WASTE AND ABUSE (FWA)

Scott and White Health Plan (SWHP) expects providers to play a vital role in fighting against fraud, waste, and abuse (FWA). Healthcare providers are required to know how to correctly: 1) Identify methods of preventing FWA 2) Identify how to report FWA 3) Recognize how to correct FWA.

SWHP Special Investigations Unit (SIU) detects and prevents FWA through claims quality/accuracy assessment, screening for individuals who are excluded from participating in federal healthcare programs, and investigating reports to the compliance helpline.

Efforts include, but are not limited to: prepayment claims editing, post payment claim audits, data analysis and trending, and FWA trainings.

Join efforts to prevent FWA by reporting unethical practices, including concerns about potential member fraud using one of the below reporting options:

- Contact Compliance Department: <u>SWHPComplianceDepartment@bswhealth.org</u>
- Call Compliance Helpline: 1-866-245-0815
- Visit Website: https://swhp.org/en-us/report-fraud
- Mail to: Attention SIU Department, 1206 West Campus Drive Temple, TX 76502

# EXAMPLES OF FRAUD, WASTE AND ABUSE (FWA)

Provider Fraud, Waste and Abuse	Recipient Fraud, Waste and Abuse	
Billing for services or items that were never provided	Loaning or using someone else's insurance Identification card	
Billing separate claims for services that should be billed together as a single item	Forging or altering a prescription	
Billing for services or equipment that are more expensive than what was supplied	Doctor shopping in order to obtain multiple prescriptions	
Continuing to bill for home medical equipment after it has been returned	Intentionally receiving unneeded services or supplies	
Scheduling unnecessary office visits, X-rays, laboratory or other services	Accepting cash or other bribes for receiving services	
Taking payment from another provider in exchange for referring a patient	Re-selling items provided by the regulatory programs	
Allowing an unlicensed person to perform treatment and billing as if a qualified individual had performed the service	Deliberately giving incorrect information to receive benefits	

## IMPORTANT CONTACT INFORMATION

Area	Phone	Fax	Email
Provider Relations	(800) 321-7947 or (254) 298-3064	(254) 298-3044	SWHPProviderRelationsDepartment@bswhealth.org
Health Services	(888) 316-7947 or (254) 298-3088	(800) 626-3042	
Pharmacy	(800) 728-7947	(254) 298-6110	PRESCRIPTIONSERVICES@bswhealth.org
Compliance Helpline	(866) 245-0815		SWHPComplianceDepartment@bswhealth.org
Customer Advocacy	(800) 321-7947 or (254) 298-3000		
Provider IVR	(800) 655-7947		
Change Healthcare (to opt out of Virtual Credit Card/VCC)	(855) 886-2830 Option 1		

