

Blue Cross Medicare Advantage (PPO)

Supplement to the Blue Choice PPOSM and

Blue High Performance NetworkSM

Provider Manual



Updated 10/15/2024

Blue Cross and Blue Shield of Texas refers to HCSC Insurance Services Company, which is a wholly owned subsidiary of Health Care Service Corporation, a Mutual Legal Reserve Company. These companies are independent licensees of the Blue Cross and Blue Shield Association and offer or provide services for Medicare Advantage under contract H1666 with the Centers for Medicare and Medicaid Services. HISC is a Medicare Advantage organization with a Medicare contract.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Table of Contents	Page
Overview	
• Introduction	6
• The Blue Cross Medicare Advantage PPO Network	6
General Information	
• ID Cards, Eligibility and Benefits	7
• Sample ID Cards	8
• ID Card Copayment Information	9
• BlueCard and Blue Cross Medicare Advantage PPO Network Sharing	10
• Medical Records Requirement	13
• 24-Hour Coverage	13
• Emergency Services Definition	14
• Emergency Medical Conditions	14
• Emergency Care	14
• eviCore	15
• Out-of-Area Renal Dialysis Services	15
• Preventive Services	15
• Inpatient Hospital Admissions	16
• Radiology Services	16
• Laboratory Services	17
• Reminder of CLIA Services	17
• Behavioral Health Services	18
Claim Information	
• Claims Process	19
• Claim Submission Information	19
• Duplicate Claims	20
• Coordination of Benefits	20
• 30-Day Facility Readmission Review	20
• Claim Disputes	21
• Process Used to Recover Overpayments on Claims	21
• Balance Billing	21
Benefits-Beneficiary Rights	
• Nondiscrimination	22
• Confidentiality	22
• Basic Rule	22
• Uniform Benefits	23
• Benefits During Disasters and Catastrophic Events	24
• Access and Availability Rules	24
• Cost-Sharing for In-Network Preventive Services	26
• Drug Coverage	27

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Table of Contents	Page
• Medical Supplies Associated with the Delivery of Insulin	27
• Clinical Trials	28
• Advance Directives	28
Performance and Compliance Standards – Utilization Management	
• Medical Necessity	29
• Medical Policy	30
• Prior Authorization Requirements List	31
• Inpatient Prior Authorization	32
• Availity® Authorizations & Referrals	32
• Concurrent Hospital Review	33
• Discharge Planning	33
Performance and Compliance Standards – Case Management	
• Care Coordination	34
• Initial Health Risk Assessment	34
• Annual Health Assessment	35
• Annual Wellness Visit Resources	35
Performance and Compliance Standards – Quality Improvement	
• Quality Improvement Program	36
• Quality of Care Issues	37
• Centers for Medicare & Medicaid (CMS) Star Ratings	37
• Cooperation	38
• Utilization Management Program	38
• Specialty Care Health Care Provider	39
• Health Care Provider Responsibilities	39
• 30 Day Readmissions	40
Care Management	
• Care Management	41
• Second Medical or Surgical Opinion	42
• Clinical Review Criteria	43
• Utilization Management Appeals, Address, Phone and Fax Numbers	43
• Health Risk Assessment	44
• Disease Management Programs	44

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Table of Contents	Page
Health Care Providers Performance Standards and Compliance Obligations	
• Evaluating Performance of Participating Health Care Providers	45
• Health Care Provider Compliance to Standards of Care	46
• Laws Regarding Federal Funds	48
• Marketing	48
• Sanctions under Federal Health Programs and State Law	48
Selection and Retention of Participating Health Care Providers	
• Participation Requirements	49
• Credentialing & Recredentialing of Participating Health Care Providers	49
• Credentialing & Recredentialing of Institutional Providers	49
• Appeal Process for Health Care Provider Participation Decisions	50
• Notification to Members of Health Care Provider Termination	50
Medical Records	
• Medical Record Review	51
• Standards for Medical Records	51
• Advance Directives	51
• Confidentiality of Member Information	51
Reporting Obligations	
• Cooperation in Meeting CMS Requirements	52
• Certification of Diagnostic Data	52
Initial Decisions, Appeals and Grievances	
• Initial Decisions	53
• Appeals and Grievances	54
• Appeals Address and Claim Inquiries Phone Number	54
• Resolving Grievances/Complaints	54
• Resolving Appeals	55
• Further Appeal Rights	57
• Participating Health Care Provider Obligations – Organization Determinations	57
• Participating Health Care Provider Obligations – Appeals	57
Member Rights and Responsibilities	
• Rights	58

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Table of Contents	Page
• Responsibilities	60
• Member Satisfaction	61
• Services Provided in a Culturally Competent Manner	61
• Advance Directive	61
• Member Complaints/Grievances	61
Obligation to Provide Access to Care	
• Member Access to Health Care Guidelines	62
• Health Care Provider Availability	62
• Health Care Provider Confidentiality Statement	63
• Prohibition Against Discrimination	63
Glossary of Terms	64
Blue Cross Medicare Advantage PPO Provider Quick Reference Guide	68
• Key Contact List	68
Disclaimers	69

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Overview

Introduction

Blue Cross and Blue Shield of Texas is pleased to welcome you as a **Blue Cross Medicare Advantage (PPO)** participating health care provider. The Blue Choice Health Care Provider Manual plus this Supplement explain the policies and procedures of the **Blue Cross Medicare Advantage (PPO)** network.

We hope it provides you and your office staff with helpful information as you serve **Blue Cross Medicare Advantage (PPO)** members. The information is intended to provide guidance in most situations your office will encounter while participating in **Blue Cross Medicare Advantage (PPO)**. This Supplement to the Blue Choice Health Care Provider Manual is applicable only to the operation of **Blue Cross Medicare Advantage (PPO)**.

The Blue Cross Medicare Advantage (PPO) Network

Blue Cross Medicare Advantage (PPO) is a Medicare Advantage Plan. **Blue Cross Medicare Advantage (PPO)** maintains and monitors a network of participating health care providers through which members obtain Covered Services. Although selection of a primary care physician/provider is not required, members are encouraged to have their participating health care providers coordinate their care with other participating health care providers. Members may self-refer to participating Specialty Care health care providers. **Blue Cross Medicare Advantage (PPO)** will market its Medicare Advantage Plan to people eligible for Medicare Parts A and B that live in its approved Service Area in the state of Texas.

Blue Cross Medicare Advantage 2025 Service Area - Adding Childress County

Blue Cross Medicare Advantage (PPO) 2024 Service Area

Anderson, Andrews, Aransas, Archer, Armstrong, Austin, Bailey, Baylor, Bee, Bell, Bexar, Blanco, Borden, Bosque, Bowie, Brazoria, Brazos, Brewster, Briscoe, Brooks, Burleson, Calhoun, Cameron, Camp, Carson, Cass, Castro, Cherokee, Clay, Cochran, Coke, Coleman, Collin, Concho, Coryell, Crane, Crosby, Culberson, Dallam, Dallas, Dawson, Deaf Smith, Delta, Denton, DeWitt, Dickens, Dimmit, Donley, Duval, Ector, Edwards, El Paso, Ellis, Erath, Falls, Fisher, Floyd, Foard, Fort Bend, Franklin, Freestone, Frio, Gaines, Galveston, Garza, Gillespie, Glasscock, Goliad, Grayson, Gregg, Grimes, Hale, Hall, Hamilton, Hansford, Hardeman, Harris, Harrison, Hartley, Haskell, Henderson, Hidalgo, Hockley, Hopkins, Houston, Howard, Hudspeth, Hunt, Hutchinson, Irion, Jack, Jackson, Jeff Davis, Jefferson, Jim Hogg, Jim Wells, Karnes, Kaufman, Kenedy, Kent, Kimble, King, Kinney, Kleberg, Knox, La Salle, Lamar, Lamb, Lavaca, Leon, Liberty, Limestone, Live Oak, Loving, Lubbock, Lynn, Madison, Marion, Martin, Mason, Maverick, McCulloch, McLennan,

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

The Blue Cross Medicare Advantage (PPO) Network, cont'd

Blue Cross Medicare Advantage (PPO) Existing Service, cont'd

Menard, Midland, Mills, Mitchell, Montague, Montgomery, Moore, Morris, Motley, Nacogdoches, Nueces, Oldham, Orange, Palo Pinto, Panola, Parker, Pecos, Polk, Potter, Presidio, Rains, Randall, Refugio, Reagan, Red River, Reeves, Roberts, Robertson, Runnels, Rusk, San Augustine, San Jacinto, San Patricio, San Saba, Schleicher, Shackelford, Shelby, Sherman, Smith, Somervell, Starr, Stephens, Sterling, Stonewall, Sutton, Swisher, Tarrant, Terry, Throckmorton, Titus, Tom Green, Travis, Trinity, Tyler, Upshur, Upton, Uvalde, Van Zandt, Victoria, Walker, Waller, Washington, Webb, Wheeler, Willacy, Williamson, Winkler, Wise, Wood, Yoakum, Young, Zapata and Zavala.

Blue Cross Medicare Advantage (PPO) will furnish members with a Member Handbook and Evidence of Coverage that will include a summary of the terms and conditions of its plan.

General Information

ID Cards & Checking Eligibility and Benefits

Each **Blue Cross Medicare Advantage (PPO)** member will receive a **Blue Cross Medicare Advantage (PPO)** identification (ID) card containing the member's name, member ID number and information about their benefits.

At each office visit, your officestaff should:

- Ask for the member's ID card
- Copy both sides of the member's ID card and keep the copy with the patient's file
- Determine if the member is covered by another health plan to record information for coordination of benefits purposes
- Refer to the member's ID card for the appropriate telephone number to check eligibility in the **Blue Cross Medicare Advantage (PPO)**, deductibles, coinsurance amounts, copayments, and other benefit information
- Check eligibility and for other relevant information

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

General Information

Sample ID
Card
(Front and
Back)

SAMPLE ID CARD

FRONT

	 <p>BlueCross BlueShield of Texas</p>	<p>Blue Cross Medicare Advantage (PPO)</p>
3-Character Prefix	<p>Name: Member Name ID: ZGD804123456</p>	PPO Plan Identifier
	<p>Plan (80840): 9101000260 RxBin: RXBIN RxPCN: RXPCN RxGrp: RX_GROUP RxID: 804123456</p>	<p>Office Visit: Copay Copay OON Specialist: Copay Copay OON Emergency Room: Copay</p>
	<p>H1666 003 006 008 018</p>	<p>Plan: Blue Cross Medicare Advantage Choice Premier/ Choice Plus/Flex Access (PPO) SAMPLE</p>
		

BACK

<p>getbluetx.com/mapd</p>		<p>SAMPLE</p>
		
<p>Provider: File medical claims with your local BCBS Plan.</p>	<p>Customer Service: 1-877-774-8592 Pharmacy Line: 1-877-277-7898 TTY: 711 Nurse Advice Line: 1-800-631-7023</p>	
<p>Medicare Limiting Charges Apply</p>		
<p><small>PPO plans provided by Blue Cross and Blue Shield of Texas, which refers to HCSC Insurance Services Company (HISC) and GHS Insurance Company (GHSIC). HCSC HISC, and GHSIC are independent licensees of the Blue Cross and Blue Shield Association. HCSC, HISC, and GHSIC are Medicare Advantage organizations with a Medicare contract.</small></p>		

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

General Information, cont'd

ID Card Copayment Information

The office visit copayment (in-network) or coinsurance (out-of-network) is determined by how a health care provider is contracted for **Blue Cross Medicare Advantage (PPO)**.

- If the provider is contracted for **Blue Cross Medicare Advantage (PPO)** as a Primary Care Physician/Provider, the physician/provider should collect the in- network copayment indicated on the member ID card for the PCP.
- If the health care provider is contracted with **Blue Cross Medicare Advantage (PPO)** as an in-network Specialty Care Physician/ Professional Provider, the physician/professional provider should collect the in- network copayment indicated on the member ID card for Specialists.
- If the physician is contracted as an in-network PCP **and** a Specialty Care Physician, then the physician should collect the PCP in-network copayment indicated on the member ID card.
- If the physician or other professional provider is out of network, contact the Customer Service number listed on the member's ID card to determine the member's patient share.

NOTE: BCBSTX strongly encourages providers to check patient eligibility and benefit information prior to every scheduled appointment. Refer to the back of the member's ID card for the Customer Service phone number or check benefits through Availity® or your preferred web vendor.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

General Information, cont'd

BlueCard and Blue Cross Medicare Advantage (PPO)

What is BCBS Medicare Advantage (MA) PPO Network Sharing?

All BCBS MA PPO Plans participate in reciprocal network sharing. This network sharing allows all BCBS MA PPO members to obtain in-network benefits when traveling or living in the service area of any other BCBS MA PPO Plan as long as the member sees a contracted MA PPO provider.

What does the BCBS MA PPO Network Sharing mean to me? If you are a contracted MA PPO provider with BCBSTX and you see MA PPO members from other BCBS Plans, these members will be extended the same contractual access to care and will be reimbursed in accordance with your negotiated rate with your BCBSTX contract. These members will receive in-network benefits in accordance with their member contract.

If you are not a contracted MA PPO provider with BCBSTX and you provide services for any BCBS MA members, you will receive the Medicare allowed amount for covered services. For urgent or emergency care, you will be reimbursed at the member's in-network benefit level. Other services will be reimbursed at the out-of-network benefit level.

How do I recognize an out-of-area BCBS MA PPO member from one of these Plans participating in the BCBS MA PPO network sharing?

You can recognize a MA PPO member when their member ID card has the following logo. The "MA" in the suitcase indicates a member who is covered under the MA PPO network sharing program. Members have been asked not to show their standard Medicare ID card when receiving services; instead, members should provide their Blue Cross and/or Blue Shield member ID.



Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

General Information, cont'd

**BlueCard
and Blue
Cross
Medicare
Advantage
PPO, cont'd**

Do I have to provide services to BCBS MA PPO members from these other BCBS Plans?

If you are a contracted Medicare Advantage PPO provider with BCBSTX, you must provide the same access to care as you do for MA PPO members. You can expect to receive the same contracted rates for such services. If you are not a Medicare Advantage PPO contracted provider, you may see Medicare Advantage members from other BCBS Plans but you are not required to do so. Should you decide to provide services to BCBS Medicare Advantage members, you will be reimbursed for covered services at the Medicare allowed amount based on where the services were rendered and under the member's out-of-network benefits. For urgent or emergency care, you will be reimbursed at the in-network benefit level.

What if my practice is closed to new local BCBS MA PPO members?

If your practice is closed to new local BCBS MA PPO members, you do not have to provide care for BCBS MA PPO out-of-area members. The same contractual arrangements apply to these out-of-area network sharing members as your local BCBS MA PPO members.

How do I check benefits and eligibility?

Call BlueCard® Eligibility at **1-800-676-BLUE (2583)** and provide the BCBS MA PPO member's three-character prefix located on the member's ID card.

You may also submit electronic eligibility requests for BCBSMA PPO members. Follow these three easy steps:

- Log in to [Availity](#) or your preferred vendor
- Enter required data elements
- Submit your request

Where do I submit the claim?

You should submit the claim to BCBSTX under your current billing practices. Do not bill Medicare directly for any services rendered to a BCBS MA PPO member.

What will I be paid for providing services to these out-of-area BCBS MA PPO network sharing members?

If you are a MA PPO contracted provider with BCBSTX, benefits will be based on your contracted MA PPO rate for providing covered services to MA PPO members from any MA PPO Plan. Once you submit the MA claim, BCBSTX will work with the other Plan to determine benefits and send you the payment.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

General Information, cont'd

**BlueCard
and Blue
Cross
Medicare
Advantage
(PPO), cont'd**

What will I be paid for providing services to other BCBS MA out-of-area members not participating in the BCBS MA PPO Network Sharing?

When you provide covered services to other BCBS MA out-of-area members, benefits will be based on the Medicare allowed amount. Once you submit the claim, BCBSTX will send you the payment. However, these services will be paid under the member's out-of-network benefits unless they are for urgent or emergency care.

What is the BCBS MA PPO member cost sharing level and co-payments?

Member cost sharing level and co-payment is based on the member's health plan. You may collect the co-payment amounts from the member at the time of service. To determine the cost sharing and/or co-payment amounts, you should call the Eligibility Line at **1.800-676-2583**.

May I balance bill the BCBS MA PPO member the difference in my charge and the allowance?

No, you may not balance bill the BCBS MA PPO member for this difference. Members may be balance billed for any deductibles, co-insurance, and/or co-pays.

What if I disagree with the reimbursement amount I received?

If there is a question concerning the reimbursement amount, you can submit our Claim Review form. BCBSTX must have all the information requested to complete a proper claim review. For additional information, refer to the Claim Review Process page or Provider Manual. You can also request review by contacting **Blue Cross Medicare Advantage (PPO)** Provider Customer Service at **1-877-774-8592**.

Who do I contact if I have a question about BCBS MA PPO network sharing?

If you have any questions regarding the BCBS MA PPO program or products, contact Blue Cross Medicare Advantage (PPO) Provider Customer Service at **1-877-774-8592**.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

General Information, cont'd

Medical Records Requirement

Network providers are required to provide medical records requested by **Blue Cross Medicare Advantage (PPO)**. The medical records are used for CMS audits of risk adjustment data which are used to determine health status adjustments to CMS capitation payments to the Medicare Advantage organization.

Medical records are also used for the following:

- Advance determination of coverage
- Plan coverage
- Medical necessity
- Proper billing
- Quality reporting
- Fraud and abuse investigations
- Plan initiated internal risk adjustment validation

24-Hour Coverage

Participating health care providers are required to provide coverage for **Blue Cross Medicare Advantage (PPO)** members 24 hours a day, seven days a week. When a participating health care provider is unavailable to provide services, the participating health care provider must ensure that he or she has arranged for coverage from another participating health care provider. Hospital emergency rooms or urgent care centers are not substitutes for covering participating health care providers. Participating health care providers can consult their **Blue Cross Medicare Advantage (PPO)** Provider Directory to identify health care providers participating in the **Blue Cross Medicare Advantage (PPO)** network. You may also contact the **Blue Cross Medicare Advantage (PPO)** Provider Customer Service Department at the number listed on the back of the member's ID card with questions regarding which health care providers participate in the **Blue Cross Medicare Advantage (PPO)** network.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

General Information, cont'd

Emergency Services Definition

Covered inpatient or outpatient services that are:

- furnished by a provider qualified to provide Emergency Services; and
 - needed to evaluate or stabilize an Emergency Medical Condition.
-

Emergency Medical Conditions

Medical conditions of a recent onset and severity, including but not limited to severe pain, that would lead a prudent layperson possessing an average knowledge of medicine and health to believe that his or her condition, sickness, or injury is of such a nature that failure to receive immediate medical care could result in:

- Serious jeopardy of the patient's health;
 - Serious impairment to bodily functions;
 - Serious dysfunction of any bodily organ or part;
 - Serious disfigurement
-

Emergency Care

Emergency Care services are health care services provided in a hospital or comparable facility to evaluate and stabilize medical conditions of a recent onset and severity, including but not limited to severe pain, that would lead a prudent layperson possessing an average knowledge of medicine and health to believe that his or her condition, sickness, or injury is of such a nature that failure to receive immediate medical care could result in:

- Serious jeopardy of the patient's health;
- Serious impairment to bodily functions;
- Serious dysfunction of any bodily organ or part;
- Serious disfigurement

Emergency Care services necessary to evaluate and stabilize an Emergency Medical Condition are covered by **Blue Cross Medicare Advantage (PPO)**. Members with an Emergency Medical Condition should be instructed to go to the nearest Emergency Provider. Evaluation and stabilization of an Emergency Medical Condition in a hospital or comparable facility does not require prior authorization. Providers need to notify the UM department of inpatient admissions for post stabilization care services within one (1) business day of the admission following treatment of an emergency medical condition for Medicare Advantage PPO members. Failure to timely notify BCBSTX and obtain pre-approval for further post-stabilization care services may result in denial of the claim(s) for such post-stabilization care services, which cannot be billed to the member pursuant to your provider agreement with BCBSTX. Emergency Care services will be covered at the in-network benefit level.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

General Information, cont'd

eviCore®

BCBSTX has contracted with eviCore healthcare (eviCore)* to provide certain utilization management prior authorization services for our government programs. Services requiring prior authorization as well as information on how to prior authorize services with eviCore are outlined on the [Utilization Management](#) page under **Claims and Eligibility** on our provider website. Refer to the [eviCore](#) page on our website for additional information.

Services performed without prior authorization or that do not meet medical necessity criteria may be denied for payment, and the rendering provider may not seek reimbursement from the member.

Out-of-Area Renal Dialysis Services

A member may obtain Medically Necessary dialysis services from any qualified health care provider the member selects when he/she is temporarily absent from the **Blue Cross Medicare Advantage (PPO)** Service Area and cannot reasonably access **Blue Cross Medicare Advantage (PPO)** dialysis providers. Prior authorization is not required. **Note:** Pre-notification from the member is recommended for the member's case manager to follow-up with the member. Also, a member may voluntarily advise **Blue Cross Medicare Advantage (PPO)** if he/ she will temporarily be out of the Service Area. **Blue Cross Medicare Advantage (PPO)** may assist the member in locating a qualified dialysis health care provider.

Preventive Services

Members may access the following services directly from any applicable participating health care provider. Some examples are:

- Screening mammograms
- Annual routine vision exams
- Glaucoma screening
- Hearing screening
- Influenza or pneumococcal vaccinations (*Members are not charged a copayment for influenza or pneumococcal vaccinations*)
- Routine and preventive women's health services (such as pap smears and pelvic exams)
- Bone Mass Measurements
- Colorectal Screening Exams
- Prostate Cancer Screening Exams

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

General Information, cont'd

Preventive Services, cont'd

- Cardiovascular Disease Screening
- Diabetes Screening
- Diabetes Self-Management Training
- Medical Nutritional Therapy
- Smoking Cessation Annual Physical Exam
- Abdominal Aortic Aneurysm Screening for high-risk individuals

Access CMS Medicare Learning Network® [Medicare Preventive Services](#) for detailed information on Medicare Preventive Services.

Inpatient Hospital Admissions

All inpatient hospital admissions require prior authorization from the **Blue Cross Medicare Advantage (PPO)** Utilization Management Department. The prior authorization process for admissions is carried out by the admitting health care provider.

In addition, providers need to notify the UM department of inpatient admissions for post stabilization care services within one (1 business day of the admission following treatment of an emergency medical condition for Medicare Advantage PPO members. Failure to timely notify BCBSTX and obtain prior approval for further post-stabilization care services may result in denial of the claim(s) for such post-stabilization care services, which cannot be billed to the member pursuant to your provider agreement with BCBSTX.

Additionally, when a **Blue Cross Medicare Advantage (PPO)** member arrives at the facility for an elective admission, providers should notify the BCBSTX UM department to assist in patient care coordination.

Admitting health care providers are responsible for contacting the UM Department to request prior authorization for additional days if an extension of the approved length of stay is required. The admitting health care providers will provide appropriate referrals for extended care. **Blue Cross Medicare Advantage (PPO)** UM personnel will assist with coordinating all services identified as necessary in the discharge planning process.

Radiology Services

For routine radiology services refer to the **Blue Choice PPOSM and Blue High PerformanceSM Provider Manual**– Section B.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

General Information, cont'd

Laboratory Services

Clinical Pathology Laboratory, LabCorp and Quest Diagnostics, Inc., are the preferred outpatient clinical reference laboratory providers for **Blue Cross Medicare Advantage PPO** members.

Note: This arrangement excludes lab services provided during emergency room visits, inpatient admissions, and outpatient day surgeries (hospital and free-standing ambulatory surgery centers).

For locations or questions contact:

- CPL at 1-800-595-1275 or visit their website at www.cpllabs.com
- LabCorp, Inc. at 1-800-845-6167 or visit their website at www.labcorp.com
- Quest Diagnostics at 1-888-277-8772 or visit their website at www.QuestDiagnostics.com/patient

To locate other participating labs in **Blue Cross Medicare Advantage (PPO)**, visit the [Online Provider Directory](#) (*Provider Finder*[®]) through the BCBSTX website.

If lab services are performed at the participating health care provider's office, the health care provider may bill for the lab services. However, if the participating health care provider's office sends the lab specimens to a contracted lab for completion, only the contracted lab can bill **Blue Cross Medicare Advantage (PPO)** for the lab services.

Note: Claims with lab services will be denied if the CLIA number is not on the CMS-1500 form in field 23.

Reminder of CLIA Requirements

This is a reminder that **Blue Cross Medicare Advantage (PPO)** follows the same billing and coverage guidelines as original Medicare. This includes the requirement to report the Clinical Laboratory Improvements Amendments of 1988 number on claims submitted by all laboratories, including physician office laboratories. The CLIA number must be included on each Form CMS-1500 claim for laboratory services by any laboratory performing tests covered by CLIA. The CLIA number is required in field 23 of the paper Form CMS-1500. Modifier QW must be reported on claims for CLIA waived laboratory tests. The CLIA number is not required on the Form CMS-1450 (UB04).

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

General Information, cont'd

Behavioral Health Services

Blue Cross Medicare Advantage (PPO) members requiring Behavioral Health Services (Mental Health and Chemical Dependency) can call Behavioral Health Customer Service at **1-877-774- 8592**. Telephonic access is available 24 hours a day, seven days a week.

The Blue Cross Care Managers will provide:

- Prior authorization for hospital admissions and outpatient care
- Referral for a Case Management Program in the event criteria for services is met
- Assistance in the selection of a participating health care provider
- Crisis intervention

The following referral procedures apply to behavioral health services only:

- All behavioral health services must be prior authorized by BCBSTX. **Note:** *A prior authorization number is only issued after the services have been approved. **Claims received that do not have a prior authorization number for a hospital admission or outpatient care will be denied. Blue Cross Medicare Advantage (PPO) behavioral health professionals or physicians may not seek payment from the member when a claim is denied for lack of a prior authorization number.***
- The call to prior authorize services can be made by the member, behavioral health professional, physician, or a member's family member.
- Behavioral health professionals and physicians are encouraged to admit patients to a participating facility unless an emergency situation exists that precludes safe access to a participating facility or if the admission is approved for a non-participating facility.
- The member will only receive in-network benefits when services are performed at a participating **Blue Cross Medicare Advantage (PPO)** facility unless the admission is approved for a non-participating facility.



Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Claim Information

Claims Process

Participating health care providers must submit claims to **Blue Cross Medicare Advantage (PPO)** within **180** days of the date of service, using the standard claim form or electronically as discussed below unless specified otherwise in your contract. Services billed beyond **180** days from date of service are not eligible for reimbursement. **Blue Cross Medicare Advantage (PPO)** participating health care providers may not seek payment from the member for claims submitted after the **180-day** filing deadline.

To expedite claims payment, the following items must be submitted on your claims:

- Member's name, date of birth, and sex
- Member's **Blue Cross Medicare Advantage (PPO)** ID number
Individual member's policy number
- Indication of: 1) job-related injury or illness, or 2) accident-related illness or injury, including pertinent details
- ICD10 diagnosis codes and procedure codes
- Date(s) of service(s)
- Charge for each service
- Provider's Tax Identification Number
- Name/address of participating provider
- Signature of participating provider who is providing services
- Place of Service Code
- National Provider Identifier Number

Blue Cross Medicare Advantage (PPO) will process electronic claims consistent with the requirements for standard transactions set forth in 45 CFR Part 162. Any electronic claims submitted to **Blue Cross Medicare Advantage (PPO)** should comply with those requirements.

Claims will be paid at the lesser of (1) billed charges for services and (2) the amount due on the claim per the provider's contract terms. In no event will claims be paid greater than provider's billed charges.

Claim Submission Information

Blue Cross Medicare Advantage (PPO) claims should be submitted electronically through the Availity provider portal for processing.

Blue Cross Medicare Advantage (PPO)

Electronic Payor ID #: **66006**

For information on electronic filing of **Blue Cross Medicare Advantage (PPO)** claims, contact the Availity at **1-800-282-4548**.

Blue Cross Medicare Advantage (PPO) claims must be submitted within 180 days of the date of service. Claims not submitted within 180 days from the date of service are not eligible for reimbursement. **Blue Cross Medicare Advantage (PPO)** health care providers may not seek payment from the Member for claims submitted after the 180-day filing deadline.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Claim Information, cont'd

Claim Submission Information cont'd

Blue Cross Medicare Advantage (PPO) claims may be submitted -

- (1) electronically in the CMS National Standard Format (NSF) or the current version of the ANSI 837 format or
- (2) on a completed version of the applicable CMS-1500 claim form and mailed to:

Blue Medicare Advantage (PPO)
Medical Claims Payment Request
PO Box 4195
Scranton, PA 18505

Blue Cross Medicare Advantage (PPO) claims (electronic & paper) must be filed with the member's complete ID number exactly as shown on the member's ID card, including the 3-character prefix - **ZGD** or **ZZT**.

Blue Cross Medicare Advantage (PPO) claims containing adequate information and submitted in accordance with these guidelines will be paid within 45 days for paper claims and 30 days for electronic claims.

Duplicate Claims

Providers submitting electronic claims for **Blue Cross Medicare Advantage PPO** members may experience duplicate claim rejections if claims are resubmitted within 180 days of a previously processed claim, that includes the exact data for the same patient and date(s) of service. However, duplicate claim rejections should not occur if the following elements are different on the resubmitted claim:

- Patient Control Number (Loop 2300 – CLM01 Data Element)
- Clearinghouse Trace Number (Loop 2300 – REF02 where REF01=D9)
- Line -Item Control Number (Loop 2400 – REF02 where REF01=6R)

Duplicate paper claims should not be submitted prior to the applicable 45- day claims payment period.

Coordination of Benefits

If a **Blue Cross Medicare Advantage (PPO)** member has coverage with another plan that is primary to Medicare, please submit a claim for payment to that plan first. The amount payable by **Blue Cross Medicare Advantage (PPO)** will be governed by the amount paid by the primary plan and Medicare secondary payer law and policies.

30-Day Facility Readmission Review

BCBSTX performs clinical reviews of acute care facility readmissions that occur within 30 days of discharge of our Blue Cross Medicare Advantage (PPO) members, or consistent with your provider contract. If we determine that the acute stays were clinically related, we may deny payment to the facility for related admissions.

These reviews support quality improvement, consistent with Centers for Medicare & Medicaid Services guidelines.



Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Claim Information, cont'd

30 Day Facility Readmission Review, cont.

When we request medical records for a 30-day facility readmission review to a facility:

- The facility must forward related medical records and any documents involving the admissions.
- If it is determined that the acute stays were clinically related, BCBSTX may deny payment to the facility for the readmission.
- Providers may dispute determinations through existing processes.

Refer to CMS resources:

- Medicare Claims Processing Manual, Chapter 3, Section 40.2.5 (Repeat Admissions)
- Medicare Quality Improvement Organization Manual, Chapter 4, Section 4240 (Readmission Review)

Claim Disputes

You may dispute a claims payment decision by requesting a claim review. If you have questions regarding claims appeals, please contact the **Blue Cross Medicare Advantage (PPO)** Provider Customer Service Department at **1-877-774-8592**.

Process Used to Recover Overpayments on Claims

If an overpayment occurs on a **Blue Cross Medicare Advantage (PPO)** health care provider's claim, automatic recoupment will be used to recover the overpayment. Should you have any questions, please contact **Blue Cross Medicare Advantage (PPO)** Provider Customer Service at **1-877-774-8592**. Providers who would like to refund the payment for an overpaid claim, can submit the funds and any accompanying paperwork to the Blue Cross Medicare Advantage PPO Claims and Refunds Address.

Remittance address for claim overpayment returns:

Blue Cross Blue Shield of Texas
Claims Overpayments
Dept. CH 14212
Palatine, IL 60055-4212

Courier Address for claim overpayment returns:

Blue Cross Blue Shield of Texas - Claims Overpayments
Box 14212
5505 North Cumberland Ave., Ste. 307
Chicago, IL 60656-1471

Note: Electronic Refund Management is not available for **Blue Cross Medicare Advantage PPO**

Balance Billing

You may not bill a **Blue Cross Medicare Advantage (PPO)** member for a non-covered service unless

- 1) You have informed the **Blue Cross Medicare Advantage (PPO)** member in advance that the service is not covered, and,
- 2) The **Blue Cross Medicare Advantage (PPO)** member has agreed in **writing** to pay for the services if they are not covered.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Benefits-Beneficiary Rights

Non-discrimination

A Medicare Advantage plan may not deny, limit, or condition enrollment to individuals eligible to enroll in a Medicare Advantage plan offered by the organization on the basis of any factor that is related to health status, including, but not limited to the following: claims experience; receipt of health care; medical history and medical conditions arising out of acts of domestic violence; evidence of insurability, including conditions arising out of acts of domestic violence and disability.

Additionally, a Medicare Advantage plan must comply with the provisions of the Civil Rights Act, Age Discrimination Act, Rehabilitation Act of 1973, Americans with Disabilities Act, and the Genetic Information Nondiscrimination Act of 2008.

The Medicare Advantage Plan must have procedures in place to ensure that members are not discriminated against in the delivery of health care services, consistent with the benefits covered in their policy, based on race, ethnicity, national origin, religion, gender, age, mental or physical disability, sexual orientation, genetic information, or source of payment.

Confidentiality

The Medicare Advantage organization must safeguard the privacy of any information that identifies a particular enrollee, and have procedures that specify purposes for which the information will be used within the organization, and to whom and for what purpose it will disclose information outside the organization.

Basic Rule

A Medicare Advantage organization offering a Medicare Advantage plan must provide the following to plan enrollees:

- All Part A and Part B, original Medicare services, if the enrollee is entitled to benefits under both parts
- Part B services if the enrollee is a grandfathered “Part B only” enrollee.

The Medicare Advantage organization fulfills its obligation of providing original Medicare benefits by furnishing the benefits directly through arrangements, or by paying for the benefits on behalf of enrollees. The following requirements apply with respect to the rule that the Medicare Advantage organization must cover the costs of original Medicare benefits:

- **Benefits** – Medicare Advantage plans must provide or pay for medically necessary Part A (for those entitled) and Part B covered items and services
-

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Benefits-Beneficiary Rights, cont'd

Basic Rule, cont'd

- **Access** – Medicare Advantage enrollees must have access to all medically necessary Parts A and B services. However, Medicare Advantage plans are not required to provide Medicare Advantage enrollees with the same access to providers that is provided under original Medicare.
- **Cost-Sharing** – Medicare Advantage plans may impose cost-sharing for a particular item or service that is above or below original Medicare cost-sharing for that service, provided the overall cost-sharing under the plan is actuarially equivalent to that under Original Medicare and the plan cost-sharing structure does not discriminate against sicker beneficiaries.

The following circumstances are exceptions to the rule that Medicare Advantage organizations must cover the costs of original Medicare benefits:

- **Hospice** – Original Medicare (rather than the Medicare Advantage organization) will pay the hospice for the services received by an enrollee who has elected hospice while enrolled in the plan.
- **Inpatient stay during which enrollment ends** – Medicare Advantage organizations must continue to cover inpatient services of a non-plan enrollee if the individual was an enrollee at the beginning of an inpatient stay.
- **Clinical Trials** – Original Medicare pays for the costs of routine services provided to a Medicare Advantage enrollee who joins a qualifying clinical trial. Medicare Advantage plans pay the enrollee the difference between original Medicare cost-sharing incurred for qualifying clinical trial items and services, and the Medicare Advantage plan's in-network cost-sharing for the same category of items and services.

In addition to providing original Medicare benefits, to the extent applicable, the Medicare Advantage organization also furnishes, arranges, or pays for supplemental benefits and prescription drug benefits to the extent they are covered under the plan.

Uniform Benefits

All plan benefits must be offered uniformly to all enrollees residing in the service area of the plan and must be offered at uniform premium, with uniform benefits and cost-sharing throughout the plan's service area.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Benefits-Beneficiary Rights, cont'd

Benefits During Disasters and Catastrophic Events

In the event of a Presidential emergency declaration, a Presidential (major) disaster declaration, a declaration of emergency or disaster by a Governor, or an announcement of a public health emergency by the Secretary of Health and Human Services, but absent a 1135 waiver by the Secretary, Medicare Advantage plans are expected to:

- Allow Part A/B and supplemental Part C plan benefits to be furnished at specified non-contracted facilities.
- Waive in full, requirements for gatekeeper referrals where applicable.
- Temporarily reduce plan-approved out-of-network cost-sharing to in-network cost-sharing amounts; and
- Waive the 30-day notification requirement to enrollees as long as all the changes (such as reduction of cost-sharing and waiving authorization) benefit the enrollee.

Access and Availability Rules

A Medicare Advantage organization may specify the providers through whom enrollees may obtain services if it ensures that all original Medicare covered services and supplemental benefits contracted for, by, or on behalf of Medicare enrollees are available and accessible under the coordinated care requirements. To accomplish this, the organization must meet the following requirements:

- Maintain and monitor a network of appropriate providers, supported by written arrangements, that is sufficient to provide adequate access to covered services to meet the needs of the population served. This involves ensuring that services are geographically accessible and consistent with local community patterns of care.
- Establish and maintain provider network standards that define the types of providers to be used when more than one type of provider can furnish a particular item or service; identify the types of mental health and substance abuse providers in their network; and specify the types of providers who may serve as a member's PCP.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Benefits-Beneficiary Rights, cont'd

Access and Availability Rules, cont'd

- Employ written standards for timeliness of access to care and member services that meet or exceed such standards as may be established by CMS. These standards must ensure that the hours of operation of the Medicare Advantage organization's providers are convenient to, and do not discriminate against, members. The Medicare Advantage organization must also ensure that, when medically necessary, services are available 24 hours a day, 7 days a week. This includes requiring PCPs to have appropriate backup for absences. The standards should consider the member's need and common waiting times for comparable services in the community. Examples of reasonable standards for primary care services are:
 - 1) urgently needed services or emergency - immediately;
 - 2) services that are not emergency or urgently needed, but in need of medical attention - within seven business days; and
 - 3) routine and preventive care - within 30 days
- Establish, maintain, monitor and validate credentials for a panel of primary care providers from which the member may select a personal primary care provider.
- Provide or arrange for necessary specialist care, and in particular give female enrollees the option of direct access to a women's health specialist within the network for women's routine and preventive health care services. The Medicare Advantage organization must arrange for specialty care outside of the plan provider network when network providers are unavailable or inadequate to meet a member's medical needs.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Benefits-Beneficiary Rights, cont'd

Access and Availability Rules, cont'd

- Ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all members, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds.
- **Blue Cross Medicare Advantage (PPO) Member Customer Service** (*phone number is listed on back of the member's ID card*) has available the following services for **Blue Cross Medicare Advantage (PPO)** members:
 - Teletypewriter services
 - Languageservices, and
 - Spanish speaking customer service representatives
- Establish and maintain written standards, including coverage rules, practice guidelines, payment policies and utilization management protocols that allow for individual medical necessity determinations. These standards must be available to both enrollees and providers.
- Provide coverage for ambulance services, emergency and urgently needed services, and post-stabilization care services. Ambulance services include services dispatched through 911 or its local equivalent when either an emergency exists, or other means of transportation would endanger the beneficiary's health.

Cost-Sharing for In Network Preventive Services

Medicare Advantage organizations are required to cover in-network Medicare covered preventive services for which there is no cost-sharing under original Medicare.

Medicare Advantage organizations may not charge for facility fees, professional services, or physician office visits if the only services provided during the visit is a preventive service that is covered at zero cost-sharing under original Medicare. However, if during provision of the preventive service, additional non-preventive services are furnished, then the plan's cost-sharing standards apply.

Enrollees of a Medicare Advantage organization may directly access (through self-referral) to any plan participating provider in-network screening mammography and influenza vaccine. The Medicare Coverage webpages at: <http://www.cms.gov/center/coverage.asp>.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Benefits-Beneficiary Rights, cont'd

Drugs Covered Under Original Medicare Part B

The following broad categories of drugs may be covered under Medicare Part B, subject to coverage requirements and regulatory and statutory limitations:

- Injectable drugs that have been determined by Medicare Contract Administrative Contractors to be "not usually self-administered" and are administered incidentally to physician services
- Drugs that the MA enrollee takes through durable medical equipment (i.e., Nebulizers)
- Certain vaccines including pneumococcal, hepatitis B (high or intermediate risk), influenza, and vaccines directly related to the treatment of an injury or direct exposure to a disease or condition
- Certain oral anti-cancer drugs and anti-nausea drugs
- Hemophilia clotting factors
- Immunosuppressive drugs
- Some antigens
- Intravenous immune globulin administered in the home for the treatment of primary immune deficiency
- Injectable drugs used for the treatment of osteoporosis in limited situations
- Certain drugs, including erythropoietin, administered during treatment of end stage renal disease

Some drugs are covered under either Part B or Part D depending on the circumstances.

Medical Supplies Associated with the Delivery of Insulin

Medical supplies directly associated with delivering insulin to the body, including syringes, needles, alcohol swabs, gauze, and insulin injection delivery devices not otherwise covered under Medicare Part B, such as insulin pens, pen supplies, and needle-free syringes, can satisfy the definition of a Part D drug. However, test strips, lancets and needle disposal systems are not considered medical supplies directly associated with the delivery of insulin for purposes of coverage under Part D.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Performance and Compliance Standards – Utilization Management

Clinical Trials

For clinical trials covered under the Clinical Trials National Coverage Determination, Medicare covers the routine costs of qualifying clinical trials for all Medicare enrollees, including those enrolled in Medicare Advantage plans, as well as reasonable and necessary items and services used to diagnose and treat complications arising from participating in all qualifying clinical trials.

The Clinical Trial National Coverage Determination defines what routine costs means and also clarifies when items and services are reasonable and necessary. All other Medicare rules apply. Refer to the [Medicare Clinical Trial Policies](#) page for more information. Medicare Advantage plans pay the enrollee the difference between original Medicare.

Advance Directives

The Medicare Advantage organization must provide to its adult enrollees, at the time of initial enrollment, written information on their rights under the law of the state in which the Medicare Advantage organization furnishes services to make decisions concerning their medical care, including the right to accept or refuse medical or surgical treatment, and the right to formulate advance directives.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Performance and Compliance Standards – Utilization Management

Medical Necessity

Blue Cross Medicare Advantage (PPO) determinations must be based on:

1. The medical necessity of plan-covered services – (including emergency, urgent care and post-stabilization) based on internal policies (including coverage criteria no more restrictive than original Medicare’s national and local coverage policies) reviewed and approved by the medical director.
2. Where appropriate, involvement of the **Blue Cross Medicare Advantage (PPO)** medical director; and
3. The member’s medical history (e.g., diagnoses, conditions, functional status), physician recommendations, and clinical notes. Furthermore, if the plan approved the furnishing of a service through an advance determination of coverage, it may not deny coverage late on the base of a lack of medical necessity.

If the Medicare Advantage organization expects to issue a partially or fully adverse medical necessity (or any substantively equivalent term used to describe the concept of medical necessity) decision based on the initial review of the request, the organization determination must be reviewed by a health care provider with sufficient medical or other expertise, (including knowledge of Medicare coverage criteria), before the Medicare Advantage organization issues the decision. The health care provider must have a current and unrestricted license to practice within the scope of his or her profession in a State, Territory, Commonwealth of the United States (that is, Puerto Rico), or the District of Columbia.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Performance and Compliance Standards Utilization Management, cont'd

Medical Policy

Health care providers participating in the **Blue Cross Medicare Advantage (PPO)** network should refer directly to Medicare coverage policies when making coverage decisions. There are two types of Medicare coverage policies: National Coverage Determinations and Local Coverage Determinations. As a Medicare Advantage plan, **Blue Cross Medicare Advantage (PPO)** must cover all services and benefits covered by Medicare. Coverage information concerning original Medicare also applies to **Blue Cross Medicare Advantage (PPO)**.

National Coverage Determinations

The CMS explains NCDs through program manuals, which are found at <http://cms.hhs.gov/manuals/>. Key manuals for coverage includes:

- Medicare National Coverage Determination
- Manual Medicare Program Integrity Manual
- Medicare Benefit Policy Manual

CMS updates program manuals through program transmittals and also sends updated information via articles through the Medicare Learning Network. These articles can be found at www.cms.hhs.gov/MLNMattersArticles/.

Local Coverage Determinations

CMS contractors (e.g., carriers and fiscal intermediaries) develop and issue local coverage determination to provide guidance to the public and provider community within a specific geographical area. LCDs supplement an NCD or explain when an item or service will be considered covered if there is no NCD. An LCD cannot contradict an NCD.

Provider may access our region's LCDs at the following website addresses:

- Go to: www.cms.gov
- Durable Medical Equipment:
www.cgsmedicare.com
- Regional Home Health Intermediary:
www.palmettogba.com

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Performance and Compliance Standards – Utilization Management, cont'd

Medical Policy,
cont'd

Medicare Coverage Database

CMS launched the Medicare Coverage Database in 2002. The Medicare Coverage Database can be accessed at www.cms.hhs.gov/CoverageGeninfo/.

The following areas may be searched:

- National Coverage Determinations
- National Coverage Analyses – These documents support the NCD process.

Local Coverage Determinations – This section of the Medicare Coverage Database is updated monthly. Therefore, the most current information should be accessed through the local websites listed in the area above.

In coverage situations where there is an NCD, LCD, or guidance on coverage in original Medicare manuals, a Medicare Advantage organization may adopt the coverage of other Medicare Advantage organizations in its service area. The Medicare Advantage organization may also make its own coverage determination and provide a rationale using an objective evidence-based process.

**Prior
Authorization
Requirements
List**

Links to the **Blue Cross Medicare Advantage (PPO) Prior Authorization Requirements Lists** are located on the [Medicare Advantage PPO](#) page on the bcbstx.com/provider website.

Note: *Whether the services are Medically Necessary must be determined before a prior authorization number will be issued. **Claims received that do not have a prior authorization number will be denied. Blue Cross Medicare Advantage (PPO) health care providers may not seek payment from the member when a claim is denied for lack of a prior authorization.***

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Performance and Compliance Standards – Utilization Management, cont'd

Inpatient Prior Authorization

The admitting health care providers or hospital or other inpatient facility should notify the Utilization Management (UM) Department if they are admitting a **Blue Cross Medicare Advantage (PPO)** member to a hospital or other inpatient facility.

Availity Authorizations & Referrals

The admitting health care providers or hospital/facility should utilize Availity's Authorizations & Referrals tool (HIPAA-standard 278 transaction). This tool allows for the electronic submission of inpatient admissions, select outpatient services and referral requests handled by BCBSTX.

Additionally, providers can also check status on previously submitted requests and/or update applicable existing requests. Benefits of using this online functionality:

- No separate user enrollment needed
- Direct access within Availity portal
- Simplified 5-step process

How to access and use Availity Authorizations & Referrals:

1. Log in to [Availity](#)
2. Select Patient Registration menu option, choose Authorizations & Referrals, then Authorizations*
3. Select Payer BCBSTX, then choose your organization
4. Select a Request Type and start request
5. Review and submit your request

*Choose Referrals instead of Authorizations if you are submitting a referral request.

If you are not yet registered with Availity, sign up at no charge. If you need registration assistance, contact Availity Client Services at **1-800-282-4548**.

The UM Department will review the initial hospitalization request to confirm that the hospitalization and/or procedures are Medically Necessary. If the UM Department concludes that certain services are not Medically Necessary, the physician reviewer will attempt to contact the admitting health care provider to discuss the treatment plan and treatment options prior to issuing the denial determination.



Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Performance and Compliance Standards – Utilization Management, cont'd

**Concurrent
Hospital
Review**

If an extension of the initially approved length of stay is required, the admitting health care providers or Hospital/Facility should contact the UM Department to request the extension.

**Discharge
Planning**

UM Department clinical staff will assist participating health care providers and facilities/hospitals in the inpatient discharge planning process. At the time of admission and during the hospitalization, the UM Department clinical staff will discuss discharge planning with the participating health care providers, member and member's family.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Performance and Compliance Standards – Case Management

Care Coordination

The Medicare Advantage organization must ensure continuity of services through arrangements that include, but are not limited to, the following:

- Offering to provide each enrollee with an ongoing source of primary care and providing a primary care source to each enrollee who accepts the offer.
- Establishing coordination of plan services that integrate services through arrangements with community and social service programs.
- Utilizing procedures to ensure that enrollees are informed of specific health care needs that require follow-up and receive, as appropriate, training in self-care and other measures they may take to promote their own health.
- Employing systems to identify and address barriers to enrollee compliance with prescribed treatments or regimens.

To support the above requirements, **Blue Cross Medicare Advantage (PPO)** has a robust case management program. Our suite of programs includes care transition support, condition management, longitudinal care and complex case management programs. Case managers identify members with complex needs so that timely interventions can be provided to increase positive health outcomes, lower costs, and decrease utilization. Case managers, who are telephonically based, coordinate, monitor and evaluate the options and services required to meet the member's needs, by ensuring care is provided in the right place and the right time.

Initial Health Risk Assessment

CMS requires that a good faith effort is made to conduct an initial health assessment of all new members within 90 days of the effective date of enrollment and follows up on unsuccessful attempts to contact an enrollee. The original Medicare initial preventive visit (i.e. "Welcome to Medicare" preventive visit), an Annual Wellness Visit, or a recent previous physical examination in a commercial plan (to which the Medicare Advantage organization has access) would fulfill this obligation.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Performance and Compliance Standards – Case Management

Annual Health Assessment

The **Blue Cross Medicare Advantage (PPO)** Annual Health Assessment serves as a platform to identify essential clinical and care management needs and meets the requirements of the Medicare initial preventive and annual visits. The components of the AHA include the member's past medical history, social history, family history, review of systems, physical exam (including BMI), preventive screenings, and chronic disease monitoring. The AHA provides the opportunity to document all diagnoses for MA Covered Persons, any conditions diagnosed during the visit, and active treatment as documented in the medical record. The AHA should capture all relevant conditions documented to the highest specificity to ensure accurate coding. These assessments can occur in the provider's office or member's home to remove barriers to completion.

Annual Wellness Visit Resources

We have two new resources to help you care for our Medicare Advantage members during their annual wellness visits: an [Annual Wellness Visit Guide](#) and [Annual Wellness Visit form](#). These resources can help you document our members' visits to more easily meet Medicare requirements. The guide and form are for your use only and do not need to be returned to us. The Annual Wellness Visit Guide includes a wellness visit checklist and information on:

- Medicare coverage for wellness visits
- Correct coding for wellness visits
- Guidance to help ensure all member conditions are correctly coded each year
- Coding for other evaluation and management services, such as lab tests
- Preventive services and screenings
- Closing care gaps by performing Healthcare Effectiveness Data and Information Set (HEDIS®) measurements
- Coding tips to help minimize requests for medical records and help expedite claims processing

You may use the new Annual Wellness Visit form during wellness visits. It includes sections for members' medical history, risk factors, conditions, treatment options, coordination of care and advance care planning.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Performance and Compliance Standards – Quality Improvement

Quality Improvement Program

Quality improvement is an essential element in the delivery of care and services by **Blue Cross Medicare Advantage (PPO)**. To define and assist in monitoring quality improvement, the **Blue Cross Medicare Advantage (PPO) Quality Improvement Program** focuses on measurement of clinical care and service delivered by health care providers against established goals. Key components of the program described below include the Chronic Care Improvement Program, Quality Improvement Projects and performance monitoring (HEDIS, CAPHS, HOS). Formal evaluation of the program occurs annually to assess the impact and effectiveness of the program.

Chronic Care Improvement Program

A set of interventions designed to improve the health of individuals who live with multiple or sufficiently severe chronic conditions and include patient identification and monitoring. Other programmatic elements may include the use of evidence-based practice guidelines, collaborative practice models involving physicians as well as support-services providers, and patient self-management techniques.

Quality Improvement Project

An organization's initiative that focuses on specified clinical and non-clinical areas.

HEDIS

A widely used set of health plan performance measures utilized by both private and public health care purchasers to promote accountability and assess the quality of care provided by managed care organizations.

Consumer Assessment of Healthcare Providers and Systems

A patient's perspective of care survey, administered annually, in which a sample of members from provider organizations (e.g., MAOs, PDPs, PFFS) are asked for their perspectives of care that allow meaningful and objective comparisons between providers on domains that are important to consumers; create incentives for providers to improve their quality of care through public reporting of survey results; and enhance public accountability in health care by increasing the transparency of the quality of the care provided in return for the public investment.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Performance and Compliance Standards – Quality Improvement, cont'd

Quality Improvement Program, cont'd

Health Outcomes Survey

This survey is the first outcomes measure used in the Medicare program. It is a longitudinal, self-administered survey that uses a health status measure, the VR-12, to assess both physical and mental functioning. A sample of members from each Medicare Advantage organization health plan is surveyed. Two years later these same members are surveyed again in order to evaluate changes in health status.

Quality of Care Issues

The Quality Improvement Program includes aggregation and analysis of trends for quality-of-care issues. A quality-of-care complaint may be filed through the Medicare health plan's grievance process and/or a QIO. A QIO must determine whether the quality of services (including both inpatient and outpatient services) provided by a Medicare health plan meets professionally recognized standards of health care, including whether appropriate health care services have been provided and whether services have been provided in appropriate settings.

The QIO is comprised of practicing doctors and other health care experts under contract to the Federal government to monitor and improve the care given to Medicare enrollees. QIOs review complaints raised by enrollees about the quality of care provided by physicians, inpatient hospitals, hospital outpatient departments, hospital emergency rooms, skilled nursing facilities, home health agencies, Medicare health plans, and ambulatory surgical centers. The QIOs also review continued stay denials for enrollees receiving care in acute inpatient hospital facilities as well as coverage terminations in SNFs, HHAs and CORFs.

CMS Star Ratings

The CMS posts quality ratings of Medicare Advantage plans to provide Medicare beneficiaries with additional information about the various Medicare Advantage plans offered in their area. CMS rates Medicare Advantage plans on a scale of one to five star and defines the star ratings in the following manner:

- 5 Stars Excellent performance
- 4 Stars Above average performance
- 3 Stars Average performance
- 2 Stars Below average performance
- 1 Star Poor performance

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Performance and Compliance Standards– Quality Improvement, cont'd

CMS Star Ratings, cont'd

The quality scores for Medicare Advantage plans are based on performance measures that are derived from four sources:

- HEDIS
- Consumer Assessment of Healthcare Providers and Systems
- Health Outcomes Survey
- CMS administrative data, including information about member satisfaction, plans' appeals processes, audit results, and customer service.

The CMS groups the quality measures into five domains:

- Staying healthy: Screenings, tests, and vaccines
- Managing chronic (long-term) conditions
- Ratings of health plan responsiveness and care member complaints
- Problems getting services and choosing to leave the plan
- Health plan customer service

All rated plans receive both summary scores and overall scores. The summary score is used to provide quality-based payments and an overall measure of a plan's quality based on indicators specific to quality and access to care. The overall score differs from the summary score because it combines a plan's summary score with its Part D plan rating.

Cooperation

Participating health care providers must comply and cooperate with all **Blue Cross Medicare Advantage (PPO)** Medical Management policies and procedures and in the **Blue Cross Medicare Advantage (PPO)** Quality Assurance and Performance Improvement Programs. In addition, participating health care providers must cooperate with the independent quality review and improvement organization [Quality Improvement Organization] approved by CMS in its review of quality of care and investigation of quality complaints on behalf of the Medicare program. Texas Medical Foundation is the QIO for **Blue Cross Medicare Advantage (PPO)**.

Utilization Management Program

The Utilization Management program does not prohibit health care providers from advocating on behalf of members within the utilization management process.



Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Performance and Compliance Standards – Quality Improvement, cont'd

Specialty Care Health Care Providers

A member may self-refer to any **Blue Cross Medicare Advantage (PPO)** participating specialty care health care provider. A referral is not required to access a participating specialty care health care provider. If it is necessary to utilize a non-participating specialty care health care provider due to network inadequacy or continuity of care concerns, the health care provider must obtain prior authorization from the UM Department for claims to pay at the in-network benefit level. If prior authorization is not obtained, claims will be paid at the out-of-network benefit level.

Members self-referring and participating health care providers making referrals to other participating health care providers can check the **Blue Cross Medicare Advantage (PPO)** Provider Directory to identify the specialty health care providers that are participating in the **Blue Cross Medicare Advantage (PPO)** network.

The referring health care providers should provide the specialty care health care providers with the following clinical information:

- Member's name
- Reason for the consultation
- History of the present illness
- Diagnostic procedures and results
- Pertinent past medical history
- Current medications and treatments
- Problem list and diagnosis
- Specific request of the Specialty Care health care provider

Utilization Management Program – Specialty Care Health Care Providers Responsibilities

Following an evaluation of a **Blue Cross Medicare Advantage (PPO)** Member, the specialty health care providers should:

- Contact the referring health care provider to discuss the Member's condition and any recommendation for treatment or follow up care, and
- Send the referring health care provider the consultation report including medical findings, test results, assessment, recommendations, treatment plan and any other pertinent information.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Performance and Compliance Standards – Quality Improvement, cont'd

30 Day Readmissions

Inpatient readmission rate is a quality-of-care metric that incentivizes facilities to improve quality of care to ensure member safety and promote the health of the member. Consistent with CMS payment methodology and to help improve quality for our members, BCBSTX will review readmissions to an acute care facility that occur within 30 days of discharge from the same facility. For participating providers, BCBSTX performs a clinical validation of acute care facility claims to determine if such readmissions to the same facility within 30 days of discharge are related and may deny payment to the facility for related readmissions.

Upon request, the facility must forward any medical records and related documents involving admissions. These documents will be clinically reviewed to determine if readmissions within 30-days were clinically related. If it is determined that the stays were clinically related, BCBSTX will not pay for the second diagnosis- related group.

Exclusions: Readmissions, including but not limited to the following circumstances ,are excluded from 30-day readmission review:

- Obstetrical readmissions
- Transfers of patients to receive care that was unable to be provided at the initial facility.
- Skilled Nursing Facility and rehabilitation facility admissions
- Planned readmissions for repetitive health care treatments, including but not limited to: chemotherapy, staged surgical procedures, procedures involving malignancies, burns procedures, cystic fibrosis procedures, and other treatments.
- Patient non-compliance, ONLY if this is adequately documented in medical records.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Care Management

Care Management

Blue Cross Medicare Advantage (PPO) will assist in managing the care of members with acute or chronic conditions that can benefit from care coordination and assistance. **Blue Cross Medicare Advantage (PPO)** participating health care providers shall assist and cooperate with the **Blue Cross Medicare Advantage (PPO)** Care Management Programs. Under its Care Management Program, and in coordination with health care providers, **Blue Cross Medicare Advantage (PPO)** shall:

- Implement procedures to ensure that members are informed of specific health care needs that require follow-up and receive, as appropriate, training in self-care and other measures they may take to promote their own health.
- Make best efforts to conduct a health assessment of all new members within 90 days of the effective date of enrollment;
- Identify individuals with complex or serious medical conditions;
- Establish and implement care management plans that:
 - Are appropriate;
 - Facilitate direct access visits to specialty care health care providers;
 - Are time specific and updated periodically;
 - Facilitate coordination among health care providers; and
 - Consider the member's input.

The participating health care providers will diagnose, assess, treat and monitor those conditions on an ongoing basis.



Blue Cross Medicare Advantage (PPO)

Provider Manual Supplement

Care Management, cont'd

Care Management, cont'd

The Care Management Program includes, but is not limited to:

- Identification and monitoring of quality and performance indicators;
- Implementation of measures that contribute to improving quality of care and cost-effective management of targeted conditions;
- Promotion of preventive care strategies to keep members healthy;
- Promotion of member education and behavioral modification that improve outcomes;
- Evaluation of outcomes and program effectiveness.

Members are informed of available programs through the enrollment process, marketing materials, and discussions with health care providers. **Blue Cross Medicare Advantage (PPO)** will proactively identify members who could benefit from Care Management and encourage enrollment in the Care Management Program including the Disease Management Programs for certain chronic care conditions.

Second Medical or Surgical Opinion

A member may request a second opinion if:

- the member disputes the reasonableness of the treatment recommendation.
- the member disputes necessity of the recommended procedure; or
- the member does not respond to medical treatment after a reasonable amount of time.

Members may self-refer to a participating health care provider within the **Blue Cross Medicare Advantage (PPO)** network to obtain a second opinion. The Member will be responsible for the applicable copayments.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Care Management, cont'd

**Clinical
Review
Criteria**

The Clinical Quality Improvement Committee will review and approve the utilization management processes and clinical review criteria used to determine whether services are Medically Necessary. **Blue Cross Medicare Advantage (PPO)** currently uses Milliman Care Guidelines® which promotes consistent decisions based on nationally accepted, physician-created clinical criteria for Inpatient Certification and concurrent review requests. For more information or to receive a copy of these guidelines, please contact the Utilization Management Department at **1-877-774-8592**.

Blue Cross Medicare Advantage (PPO) may develop recommendations or clinical guidelines for the treatment of specific diagnoses, or for the utilization of specific drugs. These guidelines will be communicated to health care providers through the monthly Blue Review newsletter. Clinical Practice Guidelines are published in the **Blue Choice PPOSM and Blue High PerformanceSM (Blue HPN)SM - Provider Manual** and is also located online at www.bcbstx.com/provider, under the Standards and Requirements area, then click on Manuals.

**Utilization
Management
Appeals
Address,
Phone and Fax
Numbers**

Appeals regarding Outpatient or Inpatient prior authorization, referrals or termination of coverage of health care service should be sent to:

Mail to: Blue Cross Medicare Advantage (PPO) – Attn: Appeals

**PO Box 663099
Dallas, TX 75266**

Fax to: 1-800-419-2009

For an Expedited Appeal Only, call: 1-877-774-8592

For Claim Inquiries, contact:

Blue Cross Medicare Advantage (PPO)

**Provider Customer Service
1-877-774-8592**

Blue Cross Medicare Advantage (PPO) – Attn: Claim Disputes

**PO Box 4555
Scranton, PA 18505**

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Care Management, cont'd

Health Risk Assessment

A health risk assessment questionnaire will be sent to **Blue Cross Medicare Advantage (PPO)** members as a component of the enrollment materials. Medical Care Management staff will evaluate results and:

- Identify healthcare needs;
- Assist with access to healthcare services;
- Assist with coordination of care;
Provide telephonic educational or written materials via mail as needed;
- Refer Blue Cross Medicare Advantage (PPO) members to appropriate case and disease management programs as needed.

Disease Management Programs

The Disease Management Programs include:

Medical:

- Diabetes
- Chronic Obstructive Pulmonary Disease
- Coronary Artery Disease
- Congestive Heart Failure

Behavioral Health:

- Depression
- Substance Abuse
- Schizophrenia/Psychotic disorders
- Bipolar
- Anxiety/Panic disorders
- Alzheimer/Dementia

Member participation is voluntary. Members receive both telephonic and hardcopy educational information to enhance self-management of their condition. The treating health care providers is an integral part of the disease management program.

For additional information on Disease Management Programs, call the Disease Management Programs phone number listed on the [Blue Cross Medicare Advantage Provider Quick Reference Guide](#) on the [Blue Cross Medicare Advantage \(PPO\)](#) page.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Health Care Providers Performance Standards and Compliance Obligations

Evaluating Performance of Health Care Providers

When evaluating the performance of a health care provider, **Blue Cross Medicare Advantage (PPO)** will review at a minimum the following areas:

- **Quality of Care** measured by clinical data related to the appropriateness of a member's care and member outcomes.
- **Efficiency of Care** measured by clinical and financial data related to a member's health care costs.
- **Member Satisfaction** measured by the members' reports regarding accessibility, quality of health care, member - health care providers, and the comfort of the practice setting.
- **Administrative Requirements** measured by the participating health care provider's methods and systems for keeping records and transmitting information, hours of operation, appointment waiting time, and appointment availability.
- **Participation in Clinical Standards** measured by the participating health care provider's involvement with panels used to monitor quality of care standards.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Health Care Providers Performance Standards and Compliance Obligations, cont'd

Health Care Providers Compliance to Standards of Care

Blue Cross Medicare Advantage (PPO) health care providers must comply with all applicable laws and licensing requirements. In addition, participating health care providers must furnish covered services in a manner consistent with standards related to medical and surgical practices that are generally accepted in the medical and professional community at the time of treatment. Participating health care providers must also comply with the **Blue Cross Medicare Advantage (PPO)** standards, which include but are not limited to:

- Guidelines established by the Federal Center for Disease Control (or any successor entity); and
- All federal, state and local laws regarding the conduct of their profession.

Health care providers must also comply with **Blue Cross Medicare Advantage (PPO)** policies and procedures regarding the following:

- Participation on committees and clinical task forces to improve the quality and cost of care;
- Prior Authorization requirements and time-frames; Participating health care providers credentialing requirements.
- Care Management & Disease Management Program referrals.
- Appropriate release of inpatient and outpatient utilization and outcomes information.
- Accessibility of member medical record information to fulfill the business and clinical needs of **Blue Cross Medicare Advantage (PPO)**;
- Providing treatment to Members at the appropriate level of care; and
- Providing equal access and treatment to all **Blue Cross Medicare Advantage (PPO)** members.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

HealthCareProviders Performance Standards and Compliance Obligations, cont'd

**Health Care
Providers
Compliance
to Standards
of Care,**
cont'd

Health care providers acting within the lawful scope of practice are encouraged to advise patients who are members of **Blue Cross Medicare Advantage (PPO)** about:

1. The patient's health status, medical care, or treatment options (including any alternative treatments that may be self-administered), including the provision of sufficient information to provide an opportunity for the patient to make an informed treatment decision from all relevant treatment options.
2. The risks, benefits, and consequences of treatment or non-treatment; and
3. The opportunity for the individual to refuse treatment and to express preferences about future treatment decisions.

Such actions shall not be considered non-supportive of **Blue Cross Medicare Advantage (PPO)**.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Health Care Providers Performance Standards and Compliance Obligations, cont'd

Laws Regarding Federal Funds

Payments that participating health care providers receive for furnishing services to **Blue Cross Medicare Advantage (PPO)** members are, in whole or part, from Federal funds. Therefore, participating health care providers and any of their subcontractors must comply with certain laws that are applicable to individuals and entities receiving Federal funds, including but not limited to, Title VI of the Civil Rights Act of 1964 as implemented by 45 CFR part 84; the Age Discrimination Act of 1975 as implemented by 45 CFR part 91; the Rehabilitation Act of 1973; and the Americans With Disabilities Act.

Marketing

Health care providers may not develop and use any materials that market **Blue Cross Medicare Advantage (PPO)** without the prior approval of **Blue Cross Medicare Advantage (PPO)** in compliance with Medicare Advantage requirements. Under Medicare Advantage law, generally, an organization may not distribute any marketing materials or make such materials or forms available to individuals eligible to elect a Medicare Advantage plan unless the materials are approved prior to use by CMS or are submitted to CMS and not disapproved within 45 days.

Sanctions under Federal Health Programs and State Law

Health care providers must ensure that no management staff or other persons who have been convicted of criminal offenses related to their involvement in Medicaid, Medicare or other Federal Health Care Programs are employed or subcontracted by the participating health care providers.

Health care providers must disclose to **Blue Cross Medicare Advantage (PPO)** whether the participating health care providers or any staff member or subcontractor has been the subject of any prior violation, fine, suspension, termination or other administrative action taken under Medicare or Medicaid laws; the rules or regulations of the state of Texas; the federal government; or any public insurer.

Health care providers must notify **Blue Cross Medicare Advantage (PPO)** immediately if any such sanction is imposed on a participating health care provider, a staff member or a subcontractor.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Selection and Retention of Health Care Providers, cont'd

Participation Requirements for Health Care Providers

To participate in **Blue Cross Medicare Advantage (PPO)**, the health care providers:

- 1) must be a participating Blue Choice health care provider
- 2) must have privileges at one of the **Blue Cross Medicare Advantage (PPO)** participating hospitals (*unless inpatient admissions are uncommon or not required for the health care provider's specialty*)
- 3) must have a valid National Provider Identifier Number
- 4) must sign a **Blue Cross Medicare Advantage (PPO)** amendment to his/her Blue Choice agreement, and
- 5) cannot have opted-out of Medicare or have any sanctions or reprimands by any licensing authority or review organizations. **Blue Cross Medicare Advantage (PPO)** health care providers cannot be named on the Office of the Inspector General or Government Services Administration lists which identify health care providers found guilty of fraudulent billing, misrepresentation of credentials, etc. **Blue Cross Medicare Advantage (PPO)** participating health care providers cannot be sanctioned by the Office of Personnel Management or be prohibited from participation in the Federal Employees Health Benefit Program.

Credentialing & Recredentialing of Participating Health Care Providers

Blue Cross Medicare Advantage (PPO) continuously reviews and evaluates participating health care providers information, and recredentials participating health care providers every three years. The credentialing guidelines are subject to change based on industry requirements and **Blue Cross Medicare Advantage (PPO)** standards.

Credentialing & Recredentialing of Participating Institutional Providers

Blue Cross Medicare Advantage (PPO) continuously reviews and evaluates Institutional Provider information and recertifies Institutional Providers every three years. The credentialing guidelines are subject to change based on industry requirements and **Blue Cross Medicare Advantage (PPO)** standards.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Selection and Retention of Health Care Providers, cont'd

Appeal Process for Health Care Providers Participation Decisions

If **Blue Cross Medicare Advantage (PPO)** decides to suspend, terminate or non-renew a health care providers participation status, **Blue Cross Medicare Advantage (PPO)** will give the affected health care providers written notice of the reasons for the action, including, if relevant, the standards and profiling data used to evaluate the health care providers and the numbers and mix of health care providers needed by **Blue Cross Medicare Advantage (PPO)**. **Blue Cross Medicare Advantage (PPO)** will allow the health care providers to appeal the action to a hearing panel and give the health care providers written notice of his/her right to an appeal hearing and the process and timing for requesting a hearing. **Blue Cross Medicare Advantage (PPO)** will ensure that the majority of the hearing panel members are peers of the affected health care providers. A recommendation by the hearing panel is advisory and is not binding on **Blue Cross Medicare Advantage (PPO)**.

If a reduction, suspension or termination of a participating health care provider's participation is final and is the result of quality-of-care deficiencies, **Blue Cross Medicare Advantage (PPO)** will notify the National Practitioner Data Bank and any other applicable licensing or disciplinary body to the extent required by law.

Subcontracted health care providers groups must ensure that these procedures apply equally to health care providers within those subcontracted groups.

(Note: Please refer to the **Blue Choice PPOSM** and **Blue High PerformanceSM Provider Manual** – Section **B** to check out detailed instructions on the appeal process for provider terminations.)

Notification to Members of Health Care Providers Termination

Blue Cross Medicare Advantage (PPO) will make a good faith effort to provide written notice of a termination of a participating health care provider to all members who are patients seen on a regular basis by that health care provider at least 30 calendar days before the termination effective date regardless of the reason for the termination.



Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Medical Records

Medical Record Review

A **Blue Cross Medicare Advantage (PPO)** representative may visit the health care providers office to review the medical records of **Blue Cross Medicare Advantage (PPO)** members as described in the Physician Office Review Program section of the **Blue Choice PPOSM and Blue High PerformanceSM Provider Manual**.

Standards for Medical Records

Participating health care providers must have a system in place for maintaining medical records that conforms to regulatory standards. Each medical encounter whether direct or indirect must be comprehensively documented in the members' medical record. Each medical record chart must include all of the elements specified in the **Blue Choice PPOSM and Blue High PerformanceSM Provider Manual**. In addition, each medical record must also include the following:

- All health care providers participating in the member's care and information on services furnished by these providers.
- Prescribed medications, including dosages and dates of initial or refill prescriptions.
- Advance Directives - the health care providers must document whether or not the member has executed an Advance Directive.
- Physical examinations, necessary treatments, possible risk factors for particular treatments, and evidence of member input into the proposed treatment plan.

Advance Directive

Participating health care providers must document in a prominent part of the member's current medical record whether or not the member has executed an Advance Directive.

Advance Directives are written instructions, such as living wills or durable powers of attorney for health care, recognized under the law of the state of Texas and signed by a patient, that explain the patient's wishes concerning the provision of health care if the patient becomes incapacitated and is unable to make those wishes known.

Confidentiality of Member Information

Participating health care providers must comply with all state and Federal laws concerning confidentiality of health and other information about members. Participating health care providers must have policies and procedures regarding use and disclosure of health information that comply with applicable laws.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Reporting Obligations

Cooperation in Meeting CMS Requirements

Blue Cross Medicare Advantage (PPO) must provide to CMS information that is necessary for CMS to administer and evaluate the Medicare Advantage program and to establish and facilitate a process for current and prospective members to exercise choice in obtaining Medicare services. Such information includes plan quality and performance indicators such as disenrollment rates, information on member satisfaction, and information on health outcomes.

Participating health care providers must cooperate with **Blue Cross Medicare Advantage (PPO)** in its data reporting obligations by providing to **Blue Cross Medicare Advantage (PPO)** any information that it needs to meet its obligations.

Certification of Diagnostic Data

Blue Cross Medicare Advantage (PPO) is specifically required to submit to CMS data necessary to characterize the context and purposes of each encounter between a member and a health care provider (encounter data). Participating health care providers that furnish diagnostic data to assist **Blue Cross Medicare Advantage (PPO)** in meeting its reporting obligations to CMS must certify (based on best knowledge, information, and belief) the accuracy, completeness, and truthfulness of the data.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Initial Decisions, Appeals and Grievances

Initial Decisions

The “initial decision” is the first decision **Blue Cross Medicare Advantage (PPO)** makes regarding coverage or payment for care. In some instances a participating health care provider, acting on behalf of the member, may make a request for an initial inquiry regarding whether a service will be covered.

- If a member asks **Blue Cross Medicare Advantage (PPO)** to pay for medical care the member has already received, this is a request for an “initial decision” about payment for care.
- If a member, or participating health care provider acting on behalf of a member, asks for prior authorization for treatment, this is a request for an “initial decision” about whether the treatment is covered by **Blue Cross Medicare Advantage (PPO)**.
- If a member asks for a specific type of medical treatment from a participating health care provider this is a request for an “initial decision” about whether the treatment the member wants is covered by Blue Cross Medicare Advantage (PPO).

Blue Cross Medicare Advantage (PPO) will generally make decisions regarding payment for care that members have already received within 30 calendar days.

A decision about whether **Blue Cross Medicare Advantage (PPO)** will cover medical care can be a “standard decision” that is made within the standard time frame (typically within 14 calendar days) or an expedited decision that is made more quickly (typically within 72 hours).

A member can ask for an expedited decision **only** if the member or any health care provider believes that waiting for a standard decision could jeopardize the life or health of the member or the member’s ability to regain maximum function. The member or a health care provider can request an expedited decision. If an expedited decision is requested by the member or health care provider, **Blue Cross Medicare Advantage (PPO)** will automatically provide an expedited decision.

If **Blue Cross Medicare Advantage (PPO)** does not make a decision within the required timeframe and does not notify the member regarding why the timeframe must be extended, the member can treat the failure to respond as a denial and may appeal, as set forth below.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Initial Decisions, Appeals and Grievances, cont'd

Appeals and Grievances

Members have the right to make a complaint if they have concerns or problems related to their coverage or care. “Appeals” and “grievances” are the two different types of complaints. All participating health care providers must cooperate in the **Blue Cross Medicare Advantage (PPO)** Appeals and Grievances process.

- An “appeal” is a complaint a member makes when the member wants **Blue Cross Medicare Advantage (PPO)** to reconsider and change an initial decision made by **Blue Cross Medicare Advantage (PPO)** or a participating health care provider about what services are necessary or covered or what **Blue Cross Medicare Advantage (PPO)** will pay for a service.
- A “grievance” is a complaint a member makes regarding any other type of problem with **Blue Cross Medicare Advantage (PPO)** or a participating health care provider. For example, complaints concerning quality of care, waiting times for appointments or in the waiting room, and the cleanliness of the participating health care providers facilities are grievances.

Utilization Management Appeals Address and Phone & Fax Numbers

Appeals regarding Outpatient or Inpatient Prior Authorization/Referral Authorization for, or termination of coverage of, a health care service should be sent to:

Blue Cross Medicare Advantage (PPO) - Attn: Appeals
PO Box 663099
Dallas, TX 75266

Fax to: 1-800-419-2009

For an Expedited Appeal Only, call: 1-877-774-8592 For Claim

Inquiries, contact:

Blue Cross Medicare Advantage (PPO)
Provider Customer Service 1-877-774-8592

Blue Cross Medicare Advantage (PPO) – Attn: Claim Disputes
PO Box 4555
Scranton, PA 18505

Resolving Grievances and Complaints

If a **Blue Cross Medicare Advantage (PPO)** member has a Grievance about **Blue Cross Medicare Advantage (PPO)**, a health care provider or any other issue, participating health care providers should instruct the member to contact the **Blue Cross Medicare Advantage (PPO)** Member Customer Service Department at the number listed on the back of the Member’s ID card.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Initial Decisions, Appeals and Grievances, cont'd

Resolving Appeals

A member may appeal an adverse initial decision by **Blue Cross Medicare Advantage (PPO)** or a participating health care provider concerning a prior authorization or termination of coverage of a health care service. A member may also appeal an adverse initial decision by **Blue Cross Medicare Advantage (PPO)** concerning payment for a health care service. A member's appeal of an initial decision about authorizing health care or terminating coverage of a service must be resolved by **Blue Cross Medicare Advantage (PPO)** within 30 calendar days, or sooner if the member's health condition requires it. An appeal concerning payment must be resolved within 60 calendar days.

If the normal time period for an appeal could jeopardize the life or health of the member or the member's ability to regain maximum function, the member or the member's physician or provider can request an expedited appeal. Such an appeal is generally resolved within 72 hours unless it is in the member's interest to extend this time period. When a member, physician, or provider requests an expedited appeal, **Blue Cross Medicare Advantage (PPO)** will automatically expedite the appeal.

A special type of appeal applies only to hospital discharges. Hospitals affected by these instructions include any facility providing care at the inpatient hospital level. Inpatient hospital care would include short term, long term, acute or non-acute, paid through a prospective payment system or other reimbursement basis, limited to specialty care, or providing a broader spectrum of services, and acute and non-acute access hospitals. Under this heading, hospitals would also include Indian Health Service hospitals, Medicare dependent hospitals, rehabilitation hospitals, long-term care hospitals, psychiatric hospitals, critical access hospitals, children's hospitals, and cancer hospitals. Swing beds in hospitals are excluded because they are considered a lower level of care. Hospitals must notify Medicare members who are hospital inpatients about their hospital discharge appeal rights. Hospitals will use the CMS form entitled Important Message from Medicare (IM) to explain the member's rights as a hospital patient, including discharge appeal rights. Hospitals must issue the IM within 2 calendar days of admission, must obtain the signature of the beneficiary or his/her representative and provide a copy at that time. Hospitals should deliver this notice as far in advance as possible but no less than 2 days before discharge. If the member requests an appeal a Detailed Notice of Discharge must be issued to the member. Copies of the IM and Detailed Notice of Discharge have been included with these instructions. Refer to page S 19-21 for the IM and Detailed Notice of Discharge.

The IM and Detailed Notice of Discharge forms and further guidance can be found at the following internet address:

<https://www.cms.gov/medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im>

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Initial Decisions, Appeals and Grievances, cont'd

Resolving Appeals, cont.

Another special type of appeal applies only to a member dispute regarding when coverage will end for skilled nursing facility, home health agency or comprehensive outpatient rehabilitation facility services. The DENC is a standardized written notice that provides specific, and detailed information to Medicare enrollees concerning why their SNF, HHA, or CORF services are ending (see Appendix). The Medicare health plan (or the provider by delegation) must issue the DENC to the enrollee (with a copy provided to the QIO) whenever an enrollee appeals a termination decision about their SNF, HHA or CORF services. The DENC must include the following:

- A specific and detailed explanation why services are either no longer reasonable and necessary or otherwise no longer covered.
- A description of any applicable Medicare coverage rule, instruction or other Medicare policy, including citations to the applicable Medicare policy rules or information about how the enrollee may obtain a copy of the Medicare policy from the Medicare health plan.
- Any applicable Medicare health plan policy, contract provision, or rationale upon which the termination decision was based.
- Facts specific to the enrollee and relevant to the *termination decision* that are sufficient to advise the enrollee of the applicability of the coverage rule or policy to the enrollee's case.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Initial Decisions, Appeals and Grievances, cont'd

Further Appeal Rights

If **Blue Cross Medicare Advantage (PPO)** denies the member's appeal in whole or in part, **Blue Cross Medicare Advantage (PPO)** will forward the appeal to an independent review entity that has a contract with the federal government and is not part of **Blue Cross Medicare Advantage (PPO)**. This organization will review the appeal and, if the appeal involves a precertification/prior authorization for health care, make a decision within 30 days. If the appeal involves payment for care, the IRE will make the decision within 60 days. If the appeal involves an expedited reconsideration decision, the IRE will make the decision within 72 hours.

If the IRE issues an adverse decision and the amount at issue meets a specified dollar threshold, the member may appeal to an Administrative Law Judge. If the member is not satisfied with the ALJ's decision, the member may request review by the Medicare Appeals Council. If the MAC refuses to hear the case or issues an adverse decision, the Member may be able to request Federal Judicial Review.

Participating Health Care Provider Obligations – Organization Determinations

At each patient encounter with a **Blue Cross Medicare Advantage (PPO)** member, the health care providers must notify the member of his or her right to receive, upon request, a detailed written notice from **Blue Cross Medicare Advantage (PPO)** regarding the member's services. The participating health care provider's notification must provide the member with the information necessary to contact **Blue Cross Medicare Advantage (PPO)** and must comply with any other requirements specified by CMS. If a member requests **Blue Cross Medicare Advantage (PPO)** to provide a detailed notice of a participating health care provider's decision to deny a service in whole or part, **Blue Cross Medicare Advantage (PPO)** must give the member a written notice of the determination.

Participating Health Care Providers Obligations – Appeals

Participating health care providers must also cooperate with **Blue Cross Medicare Advantage (PPO)** and members in providing necessary information to resolve the appeals within the required time frames. Participating health care providers must provide the pertinent medical records and any other relevant information. In some instances, participating health care providers must provide the records and information quickly to allow **Blue Cross Medicare Advantage (PPO)**, the IRE or QIO to make an expedited decision.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Members' Rights and Responsibilities

Rights

Blue Cross Medicare Advantage (PPO) members have the right to timely, high-quality care, and treatment with dignity and respect. Participating Health Care Providers must respect the rights of all **Blue Cross Medicare Advantage (PPO)** members.

Blue Cross Medicare Advantage (PPO) members have been informed that they have the following rights:

- Choice of a qualified participating health care providers and contracting hospital.
- Candid discussion of appropriate or Medically Necessary treatment options for their condition, regardless of cost or benefit coverage.
- Timely access to their participating health care providers and recommendations to specialty care health care providers when Medically Necessary.
- To receive Emergency Services when the member, as a prudent layperson, acting reasonably would believe that an Emergency Medical Condition exists.
- To actively participate in decisions regarding their health and treatment options.
- To receive Urgently Needed Services when traveling outside of the **Blue Cross Medicare Advantage (PPO)** Service Area or in the **Blue Cross Medicare Advantage (PPO)** Service Area when unusual or extenuating circumstances prevent the member from obtaining care from a participating health care provider.
- To request the aggregate number of grievances and appeals and dispositions.
- To request information regarding health care providers' compensation.
- To request information regarding the financial condition of **Blue Cross Medicare Advantage (PPO)**.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Members' Rights and Responsibilities, cont'd

**Rights,
cont'd**

- To be treated with dignity and respect and to have their right to privacy recognized.
- To exercise these rights regardless of the member's race, physical or mental ability, ethnicity, gender, sexual orientation, creed, age, religion or national origin, cultural or educational background, economic or health status, English proficiency, reading skills, or source of payment for care.
- To confidential treatment of all communications and records pertaining to the member's care.
- To access, copy and/or request amendment to the member's medical records consistent with the terms of HIPAA.
- To extend their rights to any person who may have legal responsibility to make decisions on the member's behalf regarding the member's medical care.
- To refuse treatment or leave a medical facility, even against the advice of health care providers (providing the member accepts the responsibility and consequences of the decision).
- To complete an Advance Directive, living will or other directive to the member's health care providers.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Members' Rights and Responsibilities, cont'd

Responsibilities

Blue Cross Medicare Advantage (PPO) members have been informed that they have the following responsibilities:

- To get familiar with their coverage and the rules they must follow to get care as a member.
- To give their health care providers the information they need to care for them, and to follow the treatment plans and instructions that they and their health care providers agree upon. To be sure to ask their health care providers if they have any questions.
- To act in a way that supports the care given to other patients and to help the smooth running of their health care provider's office, hospitals, and other offices.
- To pay their plan premiums and any copayments they may owe for the covered service they receive. They must also meet their financial responsibilities.
- To let **Blue Cross Medicare Advantage (PPO)** know if they have any questions, concerns, problems, or suggestions.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Members' Rights and Responsibilities, cont'd

Member Satisfaction

Blue Cross Medicare Advantage (PPO) periodically surveys members to measure overall customer satisfaction as well as satisfaction with the care received from participating health care providers. Survey information is reviewed by **Blue Cross Medicare Advantage (PPO)** and results are shared with the participating health care providers.

Services Provided in a Culturally Competent Manner

Blue Cross Medicare Advantage (PPO) is obligated to ensure that services are provided in a culturally competent manner to all **Blue Cross Medicare Advantage (PPO)** members, including those with limited English proficiency or reading skills, and diverse cultural and ethnic backgrounds. Participating health care providers must cooperate with **Blue Cross Medicare Advantage (PPO)** in meeting this obligation.

Blue Cross Medicare Advantage (PPO) Member Customer Service (*phone number is listed on the back of the Member's ID card*) has available the following services for **Blue Cross Medicare Advantage (PPO)** members:

- Teletypewriter services
- Languageservices, and
- Spanish speaking Customer Service Representatives

Advance Directive

Blue Cross Medicare Advantage (PPO) members have the right to complete an "Advance Directive" statement. This statement indicates, in advance, the member's choices for treatment to be followed in the event the member becomes incapacitated or otherwise unable to make medical treatment decisions. **Blue Cross Medicare Advantage (PPO)** suggests that participating health care providers have Advance Directive forms in their office and available to members.

Member Complaints and Grievances

Blue Cross Medicare Advantage (PPO) tracks all complaints and grievances to identify areas of improvement for **Blue Cross Medicare Advantage (PPO)**. This information is reviewed by the Quality Improvement Committee.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Obligation to Provide Access to Care

**Member
Access To
Health Care
Guidelines**

The following appointment availability access guidelines should be used to ensure timely access to medical care and behavioral health care:

Provider Type	Appointment:	Access/Availability Standard:
Medical, Mental Health, Substance Abuse	Initial new patient visit	within 30 business days
Medical	Annual Physical Exam	within 30 business days.
Medical	Preventive care	within 30 business days
Medical, Mental Health, Substance Abuse	Symptomatic non-urgent care	within 5 business days
Medical	Services that are not emergency or urgently needed, but the enrollee requires medical attention	within 7 business days
Medical, Mental Health, Substance Abuse	Urgent care visit	within 24 hours
Medical, Mental Health, Substance Abuse	Emergency Care/After-hours access	immediately or directed to emergency room
Medical, Mental Health, Substance Abuse	In-office wait time	within 30 minutes

Adherence to member access guidelines will be monitored through the office site visits and the tracking of complaints/ grievances related to access and availability which are reviewed by the Clinical Quality Improvement Committee.

All participating health care providers and hospitals/facilities will treat all **Blue Cross Medicare Advantage (PPO)** members with equal dignity and consideration as their non- **Blue Cross Medicare Advantage (PPO)** patients.

**Health Care
Providers
Availability**

Participating health care providers shall provide coverage 24 hours a day, seven business days a week. When a participating health care provider is unavailable to provide services, he or she must ensure that another participating health care providers is available. Hours of operation must not discriminate against **Blue Cross Medicare Advantage (PPO)** members relative to other members.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Obligation to Provide Access to Care, cont'd

Health Care Providers Availability, Cont.

The member should normally be seen within 30 minutes of a scheduled appointment or be informed of the reason for the delay (e.g., emergency cases) and be provided with an alternative appointment.

After-hours access shall be provided to ensure a response to after-hour phone calls. Individuals who believe they have an Emergency Medical Condition should be directed to immediately seek emergency services.

Health Care Providers Office Confidentiality Statement

Blue Cross Medicare Advantage (PPO) members have the right to privacy and confidentiality regarding their health care records and information. Participating health care providers and each staff member will sign an Employee Confidentiality Statement to be placed in the staff member's personnel file.

Prohibition Against Discrimination

Neither **Blue Cross Medicare Advantage (PPO)** or health care providers may deny, limit, or condition the coverage or furnishing of services to Members based on any factor that is related to health status, including, but not limited to the following:

1. Medical condition, including mental as well as physical illness;
2. Claims experience;
3. Receipt of health care;
4. Medical history;
5. Genetic information;
6. Evidence of insurability, including conditions arising out of acts of domestic violence;
7. Disability;
8. Race, ethnicity, national origin;
9. Religion;
10. Sex, sexual orientation;
11. Age;
12. Mental or physical disability; or
13. Source of payment

Participating health care providers must have practice policies demonstrating that they accept treating any member in need of health care services they provide.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Glossary of Terms

(For Use in this **Blue Cross Medicare Advantage (PPO)** Supplement Only)

Appeal

Any of the procedures that deal with the review of adverse organization determinations on the health care services a member is entitled to receive or any amounts that the member must pay for a covered service. These procedures include reconsiderations by **Blue Cross Medicare Advantage (PPO)**, an independent review entity, hearings before Administrative Law Judge, review by the Medicare Appeals Council and Federal Judicial Review.

Basic Benefits

All health care services that are covered under the Medicare Part A and Part B programs except Hospice services and additional benefits. All Members of **Blue Cross Medicare Advantage (PPO)** receive all Basic Benefits.

Centers for Medicare & Medicaid Services

The Centers for Medicare & Medicaid Services is the federal agency responsible for administering Medicare.

Covered Services

Those benefits, services or supplies which are:

- Provided or furnished at the in-network benefit level by participating health care providers or authorized by **Blue Cross Medicare Advantage (PPO)** or its participating health care providers;
 - Provided or furnished by non-participating health care providers at the in-network benefit level when authorized by **Blue Cross Medicare Advantage (PPO)** due to network inadequacy or continuity of care concerns;
 - Provided or furnished by non-participating health care providers at the out-of-network benefit level;
 - Emergency Services that are provided or furnished at the in-network benefit level, and may be provided by non-participating health care providers;
 - Renal dialysis services provided at the in-network benefit level while the member is temporarily outside the Service Area; and
 - Basic and Supplemental Benefits.
-

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Glossary of Terms, cont'd

*(For Use in this **Blue Cross Medicare Advantage (PPO)** Supplement*

Emergency Medical Condition

Medical conditions of a recent onset and severity, including but not limited to severe pain, that would lead a prudent layperson possessing an average knowledge of medicine and health to believe that his or her condition, sickness, or injury is of such a nature that failure to receive immediate medical care could result in:

- Serious jeopardy of the patient's health;
- Serious impairment to bodily functions;
- Serious dysfunction of any bodily organ or part;
- Serious disfigurement; or
- Serious jeopardy to the health of the fetus, in the case of a pregnant patient.

Experimental Procedures and Items

Items and procedures determined by **Blue Cross Medicare Advantage (PPO)** and Medicare are not generally accepted by the medical community. When deciding as to whether a service or item is experimental, **Blue Cross Medicare Advantage (PPO)** will follow CMS guidance (via the Medicare Carriers Manual and Coverage Issues Manual) if applicable or rely upon determinations already made by Medicare.

Facility

Hospital and Ancillary Provider which include but is not limited to:

- Durable Medical Equipment Supplier
- Skilled Nursing Facility

Fee-For-Service Medicare

A payment system by which doctors, hospitals and other providers are paid for each service performed (also known as traditional and/or original Medicare).

Grievance

Any complaint or dispute other than one involving an Organization Determination. Examples of issues that involve a complaint that will be resolved through the Grievance rather than the Appeal process are:

- waiting times in health care providers offices;
- rudeness or unresponsiveness of customer service staff.

Home Health Agency

A Medicare-certified agency which provides intermittent Skilled Nursing Care and other therapeutic services in the member's home when Medically Necessary, when members are confined to their home and when authorized by their participating health care providers.

Hospice

An organization or agency, certified by Medicare, which is primarily engaged in providing pain relief, symptom management and supportive services to terminally ill people and their families.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Glossary of Terms,cont'd

(For Use in this **Blue Cross Medicare Advantage (PPO)** Supplement)

Hospital

A Medicare-certified institution licensed in the state of Texas, which provides inpatient, outpatient, emergency, diagnostic and therapeutic services. The term "Hospital" does not include a convalescent nursing home, rest facility or facility for the aged which furnishes primarily Custodial Care, including training in routines of daily living.

**Medically
Necessary**

Services or supplies that: are proper and needed for the diagnosis or treatment of a medical condition; are used for the diagnosis, direct care, and treatment of a medical condition; meet the standards of good medical practice in the local community; and are not mainly for the convenience of a member or a member's health care provider.

Medicare

The Federal Government health insurance program established by Title XVIII of the Social Security Act.

**Medicare
Part A**

Hospital Insurance benefits including inpatient Hospital care, Skilled Nursing Facility care, Home Health Agency care and Hospice care offered through Medicare.

**Medicare
Part B**

Supplemental medical insurance that is optional and requires a monthly premium. Part B covers physician services (in both Hospital and non-hospital settings) and services furnished by certain non-physician practitioners. Other Part B services include lab testing, durable medical equipment, diagnostic tests, ambulance services, prescription drugs that cannot be self-administered, certain self-administered anti-cancer drugs, some other therapy services, certain other health services, and blood not covered under Part A.

**Medicare
Advantage
(MA) Plan**

A policy or benefit package offered by a Medicare Advantage Organization under which a specific set of health benefits are offered at a uniform premium and uniform level of cost-sharing to all Medicare beneficiaries residing in the service area covered by the Medicare Advantage Organization. A Medicare Advantage Organization may offer more than one benefit Plan in the same Service Area. HISC is a Medicare Advantage Organization and **Blue Cross Medicare Advantage (PPO)** is a Medicare Advantage Plan.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Glossary of Terms, cont'd

(For Use in this **Blue Cross Medicare Advantage (PPO)** Supplement)

Member

The Medicare beneficiary entitled to receive Covered Services, who has voluntarily elected to enroll in the **Blue Cross Medicare Advantage (PPO)** and whose enrollment has been confirmed by CMS.

Non-Contracting Health Care Providers or Facility

Any professional person, organization, health facility, hospital, or other person or institution licensed and/or certified by the state of Texas or Medicare to deliver or furnish health care services; and who is neither employed, owned, operated by, nor under contract with **Blue Cross Medicare Advantage (PPO)** to deliver Covered Services to **Blue Cross Medicare Advantage (PPO)** members.

Participating Health Care Providers or Facility

The participating health care providers who a member chooses to coordinate their health care is responsible for providing covered services for **Blue Cross Medicare Advantage (PPO)** members and coordinating specialty care.

Any professional person, organization, health facility, hospital, or other person or institution licensed and/or certified by the state of Texas and Medicare to deliver or furnish health care services. This individual or institution has a written agreement with Blue Cross Medicare Advantage (PPO) to provide services directly or indirectly to Blue Cross Medicare Advantage (PPO) members pursuant to the terms of the agreement.

Quality Improvement Organization (QIO)

The independent quality review and improvement organization approved by CMS. Texas Medical Foundation is the QIO for **Blue Cross Medicare Advantage (PPO)**.

Service Area

A geographic area approved by CMS within which an eligible individual may enroll in a Medicare Advantage Plan.

Refer to **The Blue Cross Medicare Advantage (PPO) Network** section above for the approved state of Texas Service Area for **Blue Cross Medicare Advantage (PPO)**



Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Glossary of Terms, cont'd

*(For Use in this **Blue Cross Medicare Advantage (PPO)** Supplement)*

**Urgently
Needed
Services**

Covered Services provided when the Member is temporarily absent from the **Blue Cross Medicare Advantage (PPO)** Service Area when such services are Medically Necessary and immediately required because of an unforeseen illness, injury, or condition.

Blue Cross Medicare Advantage PPO Provider Quick Reference Guide

**Key
Contacts
List**

Refer to the [Blue Cross Medicare Advantage Provider Quick Reference](#) guide on the [Blue Cross Medicare Advantage \(PPO\)](#) page.

Blue Cross Medicare Advantage (PPO) Provider Manual Supplement

Disclaimers

CPT[®] is a registered trademark of the American Medical Association.

For inactive Current Procedural Terminology (CPT[®]) or Healthcare Common Procedure Coding System codes that have been replaced by a new code(s), the new code(s) is required to be submitted.

Availity is a trademark of Availity, LLC, a separate company that operates a health information network to provide electronic information exchange services to medical professionals. Availity provides administrative services to BCBSTX.

eviCore[®] is a trademark of eviCore healthcare, LLC, formerly known as CareCore, an independent company that provides utilization review for select health care services on behalf of Blue Cross and Blue Shield of Texas.

BCBSTX makes no endorsement, representations or warranties regarding any products or services provided by third-party vendors.