

More You 

**Fallon Community Health Plan
MAPAM Insurance Day
May 19, 2011**

More service

- **An FCHP Provider Relations Representative is assigned to each provider.**
- **We provide face-to-face service.**
- **Representatives are available for individual or office education sessions.**
- **FCHP Provider Relations is dedicated to providing excellent service.**
- **Our highly trained representatives are available weekdays from 8:30 a.m. to 5 p.m. through the FCHP Provider Service Line: 1-866-ASK-FCHP, prompt 4.**



Agenda

- **Overview of FCHP Networks and Products**
- **New Plans in 2011**
- **\$0 Copay**
- **Updates**
 - **Electronic Claim Adjustments**
 - **Claims**
 - **Provider Appeals**
- **5010 Compliance**
- **Coming Soon**
- **FCHP keeps you informed**
- **Questions and answers**



FCHP Networks and Plan Products

FCHP has different products and plans to cover our members no matter where they live, or at what stage of life they are.

Commercial group options

- **FCHP Direct Care—a limited HMO network**
- **FCHP Select Care—a broad HMO network**
- **Fallon Preferred Care—A nationwide PPO network including PHCS/Multiplan providers**
- **FCHP Flex Care Select—Point of Service**

Individual options:

- **Commonwealth Choice—uses FCHP Direct Care, FCHP Select Care and Fallon Preferred Care networks.**
- **FCHP Commonwealth Care—members with incomes at or below 300% of the federal poverty level.**
- **FCHP MassHealth—members who qualify for Medicaid**



FCHP Networks and Plan Products

continued

Senior (Medicare) options:

- **Fallon Senior Plan HMO—Medicare Advantage**
- **Fallon Senior Plan PPO—Medicare Advantage for employer group retirees only**
- **NaviCare HMO SNP / SCO—for Medicare and/or Medicaid eligibles**
 - Implemented 1/1/10
 - Today, 600+ members
- **Summit ElderCare—PACE program**
 - Four locations in Central Massachusetts



New Plans in 2011

The Employee Advantage—EPO

- **Developed by UMass Memorial Health Care exclusively for their employees.**
- **Built in partnership with Fallon Community Health Plan.**
- **A tiered HMO plan, powered by the FCHP Select Care network.**
- **UMass Memorial member hospitals, providers and affiliated providers make up Tier 1. The remainder of the FCHP Select Care network make up Tier 2.**
- **All FCHP Select Care providers accept The Employee Advantage.**
- **Members who see Tier 1 specialists have a lower copay than those who see Tier 2 specialists.**

The Employee Advantage

Provided by UMass Memorial Health Care



New Plans in 2011

The City of Worcester Advantage

- **A health plan, with two HMO options, built exclusively by the City of Worcester for their employees.**
- **Developed in partnership with Fallon Community Health Plan and local Worcester providers: UMass Memorial Health Care, Saint Vincent Hospital and Fallon Clinic.**
- **Members have two options to choose from: the Direct plan and the Advantage plan.**



New Plans in 2011

The City of Worcester Advantage *continued*

- **Direct plan**: The Direct plan uses the FCHP Direct Care network. Providers in the FCHP Direct Care network are also in The City of Worcester Advantage Direct plan network.
- **Advantage Plan**: The Advantage plan is powered by the FCHP Select Care network, but uses tiering. Providers such as UMass Memorial Health Care, Saint Vincent Hospital and Fallon Clinic are in tier 1. All other FCHP Select Care providers are in tier 2 of this plan.



New Plans in 2011 continued:

Fallon Senior Plan™ Medicare Supplement plans

- **Effective January 1, 2011**
- **Two Fallon Senior Plan Medicare Supplement options:**
 - **Fallon Senior Plan Medicare Supplement Core**
 - **Fallon Senior Plan Medicare Supplement 1**
- **All providers who accept Medicare are required to accept these plans.**
- **Members are not required to choose a PCP, and there are no network restrictions.**
- **All standard benefits are covered. With Core, Part A and B deductibles must be reached before coverage is \$0 to the member.**
- **Medicare Part D prescription drug coverage is not included, but members can purchase a CVS Caremark Prescription Drug Plan (PDP) through FCHP.**



The Value of \$0

- **\$0 Routine Physical Exam**
 - FCHP has offered the \$0 preventative visit since July 2005
 - The CPT codes associated with this benefit include:
 - 99381 – 99387 Preventive new patient
 - 99391 – 99397 Preventive established patient
 - 99342 – Normal newborn care
 - S0610 – S0612 Annual gynecological exam
- **\$0 Annual Vision Screening—New!**
 - Effective 4/1/11- FCHP Commercial Plan members (Direct Care, Select Care and Fallon Preferred Care) will have no cost sharing for annual preventative vision exams
 - The CPT codes associated with this benefit include:
 - S0620 or S0621 Annual eye exam



Electronic Claim Adjustments

- **Electronic claim adjustments now available**
 - UB and CMS 1500 claim adjustments can now be sent to FCHP electronically by using the replacement claim bill type 7 in CLM05 segment
 - Adjusted claim must have:
 - same client/account # as original claim
 - same billing provider/pay to
 - all claim lines need to be resubmitted
 - Adjustment examples include:
 - Procedure and diagnosis code changes
 - Removing or adding charges
 - Updating a member
 - Updating an authorization made after the original claim was processed
 - For more information contact FCHP's EDI Coordinator at 1-866-ASK-FCHP, extension 69968

Claim must have finalized status in order to submit adjustment



Claims

- **Original Claims**
 - **90% paid < 30 days**
 - **85% paid < 15 days**
 - **10% paid > 45 days (typically not “clean” claims)**
- **Adjustments**
 - **Corrected claims from providers within 45 days**
 - **Feeling residual affects from system implementation**



Provider Appeals

- **Provider Appeals**
 - Conversion has contributed to increased volume of appeals
 - Volume has doubled in the past year
 - Increasing staff
 - Streamlining internal process
 - Provider Appeals System Upgrade
- **Provider Appeals and Adjustments**
 - FCHP is working with other payers, the Massachusetts Hospital Association, the Massachusetts Medical Society and others to simplify the provider appeals and adjustment process.
 - Comprising one form that providers can submit to any Massachusetts payer when requesting claim review.



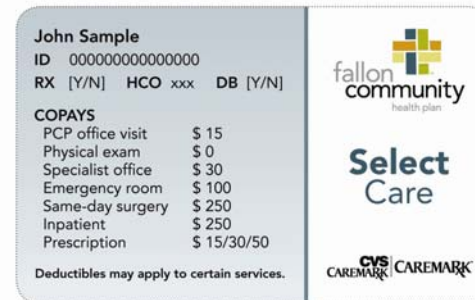
5010 Compliance

- **HIPAA 5010**
 - Working with software provider to upgrade systems by 1/1/2012
 - Sent a survey to our Trading Partners to create a strategy for testing 5010
 - Working to test files in 5010 format
 - Updating X12 Transaction Companion Guides for 5010
 - Provider updates will be available via the FCHP Connection Newsletter and the FCHP website



Coming Soon

- **Electronic Fund Transfer (EFT)**
- **Web Access for Remittance Advice Summaries (RAS)**
- **New FCHP ID cards rolling out upon anniversary starting this summer**



FCHP keeps you connected

Connection

- Bimonthly newsletter containing updates and new information
- Online version also includes policies, additional information and archived information

To stay connected, send your e-mail address to askfchp@fchp.org



More ways to reach us

Provider Service Line:

1-866-ASK-FCHP (1-866-275-3247)

- For Claims Department, prompt 1
- For Customer Service Department (to determine member eligibility or benefit information), prompt 2
- For Prior authorizations or Case Management, prompt 3
- For Provider Relations, prompt 4
- For Pharmacy Services, prompt 5



Thank you!



More information. More service. More you.

