

LABOR BYTES



BlueCross BlueShield
of Illinois

*A Newsletter for Labor Technical Staff from
Blue Cross and Blue Shield of Illinois
Winter 2005 Issue Volume 4, Number 4*

Rockford Memorial Hospital – Now Non-Contracting

Blue Cross and Blue Shield of Illinois (BCBSIL) is committed to providing excellent health benefit coverage to all members. As the leading health carrier in Illinois, our goal is to provide real value for the health care dollar.

The hospitals and physician providers with whom we contract are key factors in our ability to serve customers and contain costs. **Recently, Rockford Memorial Hospital has decided to completely terminate all contractual relationships with BCBSIL.** We regret that the hospital has taken this course, as it will cause inconvenience for members that use Rockford Memorial facilities and physicians, and are disappointed that Rockford Memorial has decided to become the only hospital in Illinois without a Blue Cross contract.

Rockford Memorial's decision will have the following impact:

- ◆ Any services received from Rockford Memorial will result in a significant lower level of benefit coverage.
- ◆ Payment to the hospital will be the member's responsibility.
- ◆ Members will be subject to balance billing by Rockford Memorial.
- ◆ Members may be required by Rockford Memorial to pay up front or show a credit card for medical services received.

Members should seek medical services from one of the many Blue Cross PPO network hospitals to receive the highest level of benefit coverage available to them. In Rockford, both Swedish American Health System and OSF St. Anthony Medical Center are part of the BCBSIL PPO contracting provider network.

In addition, some physicians associated with Rockford Health Physicians may be leaving the BCBSIL PPO contracting provider network as a result of Rockford Memorial's decision. Because

those negotiations are ongoing, we encourage members to call their physicians to confirm their continued participation in the BCBSIL PPO network for January 1, 2006, and beyond.

Please take this opportunity to remind your members that seeking care from PPO network hospitals and physicians means they will receive the highest level of benefit coverage available to them. This will allow them to avoid significantly higher out-of-pocket expenses.

Since Rockford Memorial will no longer be a part of the BCBS network, claims transmitted will have the following changes:

- ◆ Claims will now be considered "Fund to Pay" instead of "Provider Pay." In other words, the Payment Payee Code (Etr3-Key-Payment-Payee-Cd; position 66) will now be set to "1" instead of "0" on the transmission file.
- ◆ The PPO Indicator (Etr3-Pro-PPO-Ind; position 100) will be set to "N."
- ◆ The Discount Percentage (Etr3-Svc-Discount-Percent; position 1846) will be zero.

Please contact your Account Management representative for questions.

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Medical Record Request Procedures

For claims that require a request for medical records, Accounts have initially been denying the claims and then requesting the medical records. When these claims are denied, the provider often receives a denial record before the actual request for medical records. This often confuses providers who then mistakenly balance bill the patient.

In lieu of denying the claims, BCBSIL is requesting that Accounts send a pend record requesting medical records. This allows time to request medical records from the provider, thus avoiding

the confusion mentioned above. The claim needs to stay pended for a minimum of 15 calendar days from receipt of the Submission File (SF) which contained the claim, not to exceed 25 calendar days. After this time frame has been met, the claim may be denied whether or not medical records have been received.

Please begin following this timely procedure as soon as possible, and contact your Account Management representative with any questions.



Prompt Pay Indicator Clarification

In the Fall 2005 issue of *Labor Bytes*, a new ETR3 field (ETR3-Clm-Prompt-Pay-Ind; position 674, 1 byte) was announced. This field is being utilized to indicate whether or not a provider has a BlueCard PPO network contract that requires prompt payment of a claim. This field will be populated with "Y" if this is a prompt payment provider, and be blank if it is not. If the indicator is a "Y", the provider must be paid within thirty days to avoid forfeiting any discounts.

It is important to note that although the article listed several institutions with applicable prompt pay contracts, prompt payment may also apply to professional claims.

Communications regarding the Prompt Pay Indicator will continue to be sent as additional prompt pay providers are identified.



New Reject Reason Code

As a result of a number of provider inquiries, BCBSIL has found a high number of medical claims were being denied with DF Message Code 1079 – *Another insurance carrier handles these services. Please handle directly with the other carrier.* If a contract exists between BCBSIL and the provider, medical claims may not be denied as "handle direct." (Funds may, however, use this code to deny vision or dental claims.) These claims

must be processed through HPA or ALIM. Therefore, in order to monitor these claims, a new Reject Reason Code has been developed, RC060 - *'Handle direct with vendor' Ineligible Reason Codes can only be used on dental or vision services.'*

Contact your Marketing Support representative with any questions.



HIPAA Pend Code Requirement Reminder

As mentioned in the Fall 2004 issue of *Labor Bytes*, all pended claims must be transmitted to BCBSIL using HIPAA regulated Claims Status (Pend) Codes. The Disposition File accommodates up to 4 Pend Codes per claim. Groups should pass a HIPAA Pend

Code in the first field, or position 95. They may transmit up to 3 additional Pend Codes in subsequent fields. This is a reminder to periodically check the complete list of HIPAA Claims Status Codes at <http://www.wpc-edi.com/codes> for updates.

Help Desk Updates

Survey Results

BCBSIL distributed Customer Satisfaction surveys in 2005 to help us determine areas of improvement for our Help Desk. The results were very positive and we thank you for your input.

In order to continue our efforts for improvement, we will continue sending periodic Customer Satisfaction surveys. Please take a moment to complete and return them. We are always looking for ways to improve the service we provide to our customers, and we appreciate your help.

Dedicated Phone Number

In the Spring 2004 issue of *Labor Bytes*, we announced our new Help Desk phone number **(877) 242-1369**. This number was established specifically to accommodate Labor Fund technical support inquiries. Since this new phone number is now available, the Labor Fund prompt (option 8) on the main Help Desk number will be soon be disbanded.

Labor Web Site Update

Since the last issue of *Labor Bytes*, BCBSIL has updated the entire Implementation Manual in the Reference section of the Labor Web site.

This manual includes important reference materials, as well as general information on the Labor Shared Claims process for local (Illinois) claims. It may be found at www.bcbsil.com/labor/eim.htm.

BCBSIL Systems Support Information and Holiday Schedule

Mainframe Hours

This includes Home Plan Aid, Line Item Link, LCSL and IMNU:

- ◆ Monday through Friday: 7:00 a.m. - 11:45 p.m. CST
- ◆ Saturday: 7:00 a.m. - 3:30 p.m. CST
- ◆ Sunday and Holidays: Not available

As a general rule, Funds should contact their Marketing Support representative if they plan to work on Saturday. BCBSIL frequently performs file conversions and production moves on weekends, which may affect mainframe system availability.

EMCnet Availability

Disposition Files:

EMCnet is available to transmit disposition files any time. File processing depends on the time they are sent.

- ◆ Files sent before 10:00 p.m. CST will be processed the next business day.
- ◆ Files sent after 10:00 p.m. CST will be processed the second business day.

Transmission Files:

Transmission files are sent by BCBSIL via EMCnet Monday through Saturday. Funds receive them Tuesday through Saturday by 6:00 a.m. CST and on Sunday evenings.

Help Desk Support Hours

Phone Number: (877) 242-1369

- ◆ **Full Support:** Monday through Friday, 7:00 a.m. - 10:00 p.m. CST
- ◆ **Limited Support:** Before/after hours listed above, Saturday, Sunday and BCBSIL Holidays

Blue Cross and Blue Shield of Illinois remaining holidays for 2006:

- ◆ **President's Day – Monday, February 20**
- ◆ **Memorial Day – Monday, May 29**
- ◆ **Independence Day – Tuesday, July 4**
- ◆ **Labor Day – Monday, September 4**
- ◆ **Thanksgiving Day – Thursday, November 23**
- ◆ **Day after Thanksgiving – Friday, November 24**
- ◆ **Christmas – Monday, December 25**

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