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Electronic Commerce (E-Commerce) Overview

E-Commerce involves information that is stored, displayed or transmitted electronically. Utilizing E-Commerce in day-to-day business operations is necessary for the secure and standardized exchange of clinical data between patients, providers, health plans and other health care stakeholders. BCBSIL offers a growing list of E-Commerce options – online, self-service tools, resources and support services – to assist you with providing health care services to your patients. It is important to take advantage of all E-Commerce options that are available to you as a network provider to help you remain competitive, as well as compliant, in some cases, with contractual and/or other requirements.

Our Participating Provider Agreements now include the following statement that supports the importance of participating in electronic transactions:

The PPO Plus Provider agrees to use his/her best efforts to participate with the Plan’s Electronic Funds Transfer (EFT) under the terms and conditions set forth on the Electronic Funds Transfer Agreement. The PPO Plus Provider also agrees to use his/her best efforts to participate with the Plan’s Electronic Remittance Advice (ERA) as described on the Electronic Remittance Advice (ERA) Enrollment Form.

Please note: This Provider Manual is incorporated by reference into the PPO contract of all professional providers. As such, the language above applies to all existing professional PPO providers, effective Oct. 1, 2010.

E-Commerce Transactions

Doing business electronically with BCBSIL involves Electronic Data Interchange (EDI), the computer-to-computer transmission of standardized information. EDI transactions are often identified by numbers assigned by the American National Standards Institute (ANSI). Listed below are some of the administrative, clinical and financial electronic solutions offered and/or supported by BCBSIL. Please note that, for most electronic options, you will need to utilize an approved independent third party vendor that can provide a secure connection to BCBSIL – see the E-Commerce Vendors listing at the end of this section for details.

Eligibility and Benefits Request (ANSI 270/271)
It is important to check participation and coverage details according to the member’s benefit plan. You can verify BCBSIL and other commercial and government payers’ membership and eligibility at a single location through your preferred electronic vendor portal.

Electronic Benefit Pre-certification (iEXCHANGE®)
iEXCHANGE is our online tool that supports direct submission and provides online approval of benefits for inpatient admissions and select outpatient services 24 hours a day, seven days a week. iEXCHANGE is available to network physicians, professional providers and facilities within Illinois via a Web-based application. For more information about iEXCHANGE, visit the Education and Reference Center/Provider Tools section of the BCBSIL Provider website.

Online Member Liability Estimator (MLE)
Online MLE tools are available via the Availity® and RealMed® vendor portals to help provide you with the opportunity to collect estimated patient financial responsibility at the time of service. Visit the Education and Reference/Provider Tools section of the BCBSIL Provider website for additional information, such as the Availity CareCost Estimator® tip sheet.

Electronic Health Record/Patient Clinical Summary
Registered Availity users may access the Availity CareProfile® tool, which uses claim-based information to provide you with a consolidated view of a member’s medical history at the point of care. This payer-based electronic health record can help you identify gaps in care, missed prescription refills and possible drug interactions, and other “clinical flags” and treatment opportunities. Visit the Education and Reference/Provider Tools section of the BCBSIL Provider website for additional information, such as the Availity CareProfile tip sheet.
Electronic Claim Submission (ANSI 837)
You can submit and/or adjudicate claims electronically, real-time or in batch, 24 hours a day, seven days a week. Electronic claim submission enables users to have same day access to their batch reports, which allows for quicker error resolution and also expedites the overall revenue management cycle process. All BCBSIL institutional or facility (UB-04) and professional (CMS-1500) claims (excluding adjustments) can be filed electronically at no charge through the Availity portal. For additional information, visit the Availity website at availity.com, or contact the BCBSIL E-Commerce Center at 800-746-4614.

Claim Status Request (ANSI 276/277)
After submission, check claim status online and in real-time for BCBSIL and other commercial payer and government claims. For enhanced claim status capability, such as status of multiple claims in one view and expanded search options, registered Availity users may access the Claim Research ToolSM (CRT) on the Availity portal. Visit the Education and Reference/Provider Tools section of the BCBSIL Provider website for additional information, such as the CRT tip sheet.

Electronic Funds Transfer (EFT)
EFT is a secure method to receive claims payment, allowing BCBSIL to electronically transfer your claim reimbursement funds directly into the bank account of your choice. Enrollment allows you the option of selecting daily EFTs or a bi-weekly payment schedule. Additional information, such as the EFT Enrollment Agreement, is available in the Claims and Eligibility/Electronic Payment and Remittance section of the BCBSIL Provider website.

Electronic Remittance Advice (ERA) (ANSI 835)
The purpose of this HIPAA-compliant data file is to facilitate automated posting of payments to your patient accounting system. You must be a registered Availity user to receive the ERA. Additional information, such as the ERA Enrollment Form, is available in the Claims and Eligibility/Electronic Payment and Remittance section of the BCBSIL Provider website.

Electronic Payment Summary (EPS)
When you enroll for the ERA, you automatically receive the EPS, which is an electronic version of the paper Provider Claim Summary (PCS). The EPS is received in your office the day after the claim has been finalized, and you may use the EPS as an added tool when reconciling your BCBSIL payments.

Note: The EPS cannot be used for automatic posting and is only available in combination with the ERA.

Clear Claim Connection™
Clear Claim Connection (C3) is a free online reference tool that mirrors the logic behind BCBSIL’s code-auditing software. You can use C3 to help determine how coding combinations on a particular claim may be evaluated during the adjudication process. To gain access to C3, you must be registered with Availity or RealMed. Once you are registered, you may connect directly to C3 via your preferred vendor portal.

Electronic Refund Management (eRM)
Electronic Refund Management (eRM) is an online tool that can help simplify your overpayment reconciliation and related processes. Prior to accessing eRM, you must be registered with Availity or RealMed. A detailed explanation of eRM, its functionality and benefits is included in the Billing and Reimbursement section of this Provider Manual.
E-Commerce Alerts

E-Commerce Alerts are posted in the Claims and Eligibility/Electronic Commerce section of the BCBSIL Provider website to help keep you informed about EDI transaction issues that may affect claims processing, payment or remittance delivery. The E-Commerce Alerts section also includes the BCBSIL holiday schedule and vendor webinar information.

E-Commerce Vendors

See below for a list of multi-payer independent third party vendor portals that can help provide a secure electronic gateway between your office and BCBSIL for the exchange of real-time member/claim-related health care data. Prior to conducting EDI transactions, you will need to confirm services are available and register with your selected vendor. In some cases there may be a fee for services.

Availity
Availity provides access to eligibility and benefits, claim status and claims clearinghouse services via the Internet. To register with Availity or learn more about services available to BCBSIL providers, visit the Availity website at availity.com, or call Availity Client Services at 800-AVAILITY (282-4548).

Passport/Nebo Systems
Network Data Access Services (NDAS) Online (eCare®) is available to BCBSIL contracted providers through Passport/Nebo Systems to help you with a variety of everyday tasks, such as verifying member eligibility, basic benefit information and claim status. For the NDAS Online (eCare) Enrollment Agreement, visit the Education and Reference Center/Forms section of the BCBSIL Provider website. To learn more about the products and services offered by Passport/Nebo Systems, visit nebo.com, or contact Passport Customer Support at 866-854-6796.

RealMed
RealMed is a health care technology firm that offers a one-vendor revenue cycle solution for providers that begins when a patient schedules an appointment and ends when the participating provider receives payment. For more information on how RealMed works, details on services offered and system requirements, visit the RealMed website at realmed.com, or call RealMed Customer Service Center at 877-REALMED (732-5633).

Verification of eligibility and/or benefit information and/or the fact that a guideline is available for any given treatment, or that a service has been preauthorized, is not a guarantee of payment of benefits. Payment of benefits is subject to several factors, including, but not limited to, eligibility at the time of service, payment of premiums/contributions, amounts allowable for services, supporting medical documentation and other terms, conditions, limitations and exclusions set forth in the member's policy certificate and/or benefits booklet and/or summary plan description as well as any pre-existing conditions waiting period, if any.

Availity is a registered trademark of Availity, LLC. Availity is a partially owned subsidiary of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an independent licensee of the Blue Cross and Blue Shield Association. Availity operates a health information network to provide electronic information exchange services to medical professionals. Availity provides administrative services to BCBSIL, a Division of HCSC. Availity is solely responsible for the products and services it provides.

eCare is the registered trademark of Nebo Systems, a division of Passport Health Communications, Inc. (Passport/Nebo Systems offers the NDAS Online product to independently contracted BCBSIL providers). RealMed is a registered trademark of RealMed Corporation, an Availity Company. Passport/Nebo Systems and RealMed Corporation are independent third party vendors and are solely responsible for their products and services. BCBSIL makes no representations or warranties regarding any of these vendors. If you have any questions or concerns about the products or services they offer, you should contact the vendor(s) directly.