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Verification of benefits and/or approval of services after preauthorization are 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 preexisting conditions waiting period, if any.
**Extended Care Facility**

An Extended Care Facility (ECF), also called a Skilled Nursing Facility (SNF), is an institution or distinct part of an institution that has a transfer agreement with one or more hospitals. An ECF is primarily engaged in providing comprehensive post-acute hospital and inpatient rehabilitative care, and is licensed by the designated government agency to provide such services. The definition of an ECF does not include institutions that provide only minimal, custodial, ambulatory or part-time care services, or institutions that primarily provide for the care and treatment of mental illness, pulmonary tuberculosis or chemical dependency.

**Definitions**

**Blue Cross Participating or Plan SNF**

A SNF has a contractual agreement with Blue Cross and Blue Shield to provide services to a covered person at the time services are rendered. Skilled Nursing Facilities are those licensed by the appropriate state and government authorities to provide skilled care in accordance with the guidelines established by Medicare.

**Examples of SNF services that may be eligible for benefits**

The facility must verify coverage for each admission and obtain benefits for that subscriber’s plan by submitting an electronic eligibility and benefits request through the preferred third party vendor portal, or by calling the BCBSIL PTC at 800-972-8088.

- Semi-private room
- General nursing services
- Allowance for private room equal to semi-private room rate
- Use of special treatment rooms
- Laboratory tests
- Oxygen and oxygen administration
- Physical therapy
- Inhalation therapy
- Electrocardiograms
- Electroencephalograms
- X-rays (unless not covered by the certificate)
- Physician visits when available under the Blue Shield benefit
- Speech therapy
- Functional occupational therapy (helps restore functions of the upper body)
- Other medically necessary services when prescribed by the attending physician

**Exclusions**

- Transfers from the hospital to the SNF made solely for evaluation, observation or convenience
- Diagnostic or therapeutic procedures not related to the condition for which the original hospital service was provided
- Treatment for which a member receives or is eligible for care under Worker’s Compensation or Federal Employer’s liability laws
- Items provided solely for comfort
- Private duty nursing, blood plasma, and special appliances
Custodial Care Services
Benefits are not available for custodial care services under most benefit plans. Custodial care services do not require the technical skills or professional training of medical and/or nursing personnel in order to be safely and effectively performed. Custodial care services include, but are not limited to:

- Assistance with activities of daily living (bathing, personal hygiene, feeding, meal preparation)
- Administration of oral medications
- Assistance with ambulation or walking
- Assistance with supportive or maintenance physical therapy
- Care due to incontinence
- Turning and positioning in bed
- Acting as a companion or sitter
- Nurse’s aide services

Custodial care also means the provision of inpatient services and supplies to a covered person who is not receiving skilled nursing services on a continuous basis. The covered person is not under a specific therapeutic program which has a reasonable expectancy of effecting improvement in the covered person’s condition within a reasonable period of time, and which can only be safely and effectively administered to an inpatient in the health care facility involved.

Member Eligibility
The types of services that are covered by employee benefit contracts vary considerably. Therefore, providers should always check member eligibility and benefits before rendering services.

Pre-certification Requirements
Most benefit plans require notification and approval for admission to an ECF (SNF). Specific timeframes for notification vary according to employer benefit requirements. Providers may complete benefit pre-certification electronically via their preferred third party vendor portal. Providers also may call the BCBSIL PTC at 800-972-8088 to obtain information via the automated IVR phone system. SNF providers may also sign up to use iExchange®, an online tool that supports direct submission and real-time processing of pre-certifications. Please refer to the Contacts and Resources section of this manual for information and procedures on pre-certification.

Veriﬁcation of beneﬁts and/or approval of services after preauthorization are 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 preexisting conditions waiting period, if any.

HMO Illinois®, Blue Advantage HMO℠ and HMO Blue Precision℠ Pre-certification
All services for HMO members must have Medical Group/IPA approval. The PCP must authorize all referrals to facilities or specialists and must refer the member to an ECF within the independently contracted HMO network.

An ECF that wishes to participate contractually as an HMO provider must have achieved Joint Commission or CARF accreditation (or must have achieved other appropriate accreditation). This requirement is necessary in order for the HMO to maintain NCQA accreditation.
ECF Billing Examples

Billing Example 1: Blue Cross Primary

Form Locator 4
Type of Bill (TOB)

211 – Skilled Nursing Facility admits through discharge.

Form Locator 36
Occurrence Span Code/Dates

Use Occurrence Span Code 70 and indicate the qualifying hospital stay dates.
Billing Example 1: Blue Cross Primary

Discharge hours required

<table>
<thead>
<tr>
<th>120</th>
<th>Room/Board/Semi</th>
<th>18</th>
<th>7200.00</th>
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</thead>
<tbody>
<tr>
<td>250</td>
<td>Pharmacy</td>
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<td>350.00</td>
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<tr>
<td>270</td>
<td>Med-Surg Supplies</td>
<td>1</td>
<td>110.00</td>
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<tr>
<td>420</td>
<td>Physical Therapy</td>
<td>1</td>
<td>150.00</td>
</tr>
<tr>
<td>424</td>
<td>Physical Therapy/Eval</td>
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<td>200.00</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>8010.00</td>
</tr>
</tbody>
</table>

Blue Cross 121

Doe, Jane

18 XOP123456789

XYZ Company

PD0000

Michael Black

PD0000
**Billing Example 2: Medicare Primary, Blue Cross Supplemental**

The billing example on the next page demonstrates the method used when billing for a SNF interim first claim when Medicare is primary. For additional details, providers should reference the UB-04 Data Specifications Manual.

<table>
<thead>
<tr>
<th>Form Locator 4</th>
<th>212 – Skilled Nursing – interim first claim billing.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Bill (TOB)</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Form Locator 36</th>
<th>Use Occurrence Span Code 70 and the date for the minimum 3-day inpatient hospital stay qualifying patient for Medicare payment.</th>
</tr>
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<tbody>
<tr>
<td>Occurrence Span Code/Dates</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Form Locator 39</th>
<th>Use Value Code 09 and the Medicare coinsurance amount in the first calendar year.</th>
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</thead>
<tbody>
<tr>
<td>Value Codes/Amount</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Est. Amount Due</th>
<th>Use Medicare coinsurance amount due as in form locator 39.</th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>Form Locator 62</th>
<th>Enter the insurance group number.</th>
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</thead>
<tbody>
<tr>
<td>Insurance Group No.</td>
<td></td>
</tr>
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</table>

Institutional claims may be submitted electronically via the ANSI 837I transaction. Information on electronic Claim Submission is available in the Claims and Eligibility section of the BCBSIL Provider website. Providers may also contact the Electronic Commerce Center at 800-746-4614 for assistance.
Billing Example 2: Medicare Primary, Blue Cross Supplemental