Reference Guide-Request for Claim Review

Organizations that Utilize the Request for Claim Review:





















Reference Guide-Request for Claim Review

This guide will help you to correctly submit the Request for Claim Review Form. The information provided is not meant to contradict or replace a payer's procedures or payment policies. If there are any inconsistencies between these guidelines and the respective payer's provider manual, regulations, or other plan requirements, the payer's provider manual, regulations, or other plan requirements govern and shall take precedence over information contained in this reference guide. For-up-to-date details, please consult the respective payer's Provider Manual, regulations, or other plan requirements. Please direct any questions regarding this guide to the plan to which you submit your request for claim review.

Please note that failure to abide by the following may affect your compliance with a payer's individual policies.

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Terminology/definitions used in this do	ocument:
Contract terms	Belief that processed claim was not paid in accordance with contract terms/rates resulting in either an under or overpayment
Coordination of Benefits	 Resubmission of a claim previously denied for other primary insurance with supporting documentation from other payer. A reply to a request for other insurance information.
Corrected claim	Original claim denied as the claim requires an attribute correction, e.g., incorrect member, incorrect member ID number, incorrect date of service, incorrect/missing procedure/diagnosis code/location code, incorrect count, and modifier added/removed.
Duplicate claim	 A first time claim submission that denied for, or is expected to deny for duplicate filing. Original claim or service lines within a claim that denied as a duplicate.
Filing limit	 A first time claim submission that denied for, or is expected to deny for untimely filing. When the member did not identify himself or herself as a payer's member (misidentified member). A re-review of a claim denied for insufficient filing limit documentation.
Payer Policy – Clinical	Provider believes that the final claim payment was incorrect because of an associated clinical policy.
Payer Policy – Payment	• Provider believes that the final claim payment was incorrect because of global reimbursement or (un)bundling of billed services (e.g., claim editing software).
Pre-certification/notification or prior- authorization denials	 A claim denied because no notification or authorization is on file. A claim denied for exceeding authorized limits.
Referral denial	 A claim submission denied for a missing/invalid PCP referral that is greater than 90 days from the date of service and within 180 days from the original denial (Note: claims denied for a missing/invalid PCP referral that are within ninety 90 days from the date of service may be corrected and resubmitted as a first time claim submission via paper or EDI). A claim for a POS member paid at the out of network rate due to invalid/missing PCP referral information on the claim form. A re-review of a claim denied for a missing/invalid PCP referral that is within 180 days from the original denial date.
Request for additional information	 A first time claim submission that denied for additional information. An unlisted procedure code not submitted with supporting documentation. A procedure code that was denied or not submitted with: operative notes, anesthesia notes, pathology report, and/or office notes.
Retraction of payment	Provider requests a retraction of entire payment or service line (e.g., Member on claim was not your patient or service on claim was not performed). Note: Multiple retractions can be submitted with one review form—write "multiple" in the Member ID field.
Other	• A review request not covered by any aforementioned category; please provide specific background and documentation in support of a request.
MassHealth Final Deadline Appeal*	A MassHealth final deadline appeal must satisfy all the requirements of MassHealth regulations at 130 CMR 450.323, including meeting the criteria at 130 CMR 450.323(A) and including the required documentation specified in 130 CMR 450.323(B) to substantiate the contention that the claim was denied or underpaid due to MassHealth error.

*please see page #14 for specific MassHealth Final Deadline Appeal information.

Category	Documentation Requirement	BCBSMA	ВМСНР	Celticare	FCHP	Harvard Pilgrim	Health New England	NHP	Network Health	Tufts Health Plan
	Initial Filing Limit	HMO-90 Medicare	 Commercial-90 							Commercial-90
Filing Limit	(days).	Advantage-90	 MassHealth 150 	90	120	90	180	90	90	 Tufts Medicare
	Defined as the	• PPO-365	 Commonwealth 							Prefered-60

	number of days elapsed between the date of service (or EOB date, if another insurer is involved) and the receipt by a plan.	• Indemnity-365	Care 150							
Request for Review Form	Form required?	Y	Y	Y	Y	Y	Y	N* *Form not required at this time.	N	 Yes-for paper claim adjustments. No-for online claim adjustments.
Address to Submit Review Requests		Appeals P.O. Box 986065 Boston, MA 02298	HealthNet Plan Claims		Health Plan Attn: Request for Claim Review / Provider Appeals P.O. Box 15121 Worcester, MA 01615-0121	unless noted below: Harvard Pilgrim Health Care	Springfield, MA 01144	Health Plan 253 Summer Street Boston MA, 02210	Network Health Attn: Provider Appeals 101 Station Landing, Fourth Floor Medford, MA 02155	• Tufts Health Plan Provider Payment Disputes PO Box 9190 Watertown, MA
Fax#to Submit Review Requests		N/A	N/A	N	(508) 368-9890	N/A	N/A	(617) 772-5511	N/A	N/A

	Documentation Requirement	BCBSMA	ВМСНР	Celticare	FCHP	Harvard Pilgrim	Health New England	NHP	Network Health	Tufts Health Plan
Can multiple similar requests be submitted with one form?		Y	N	N	Y	N* *Multiple requests accepted for Retraction of Payment Requests only.	N	N	N/A	Y
Initial Review Timeframes	Initial Denied Claim Review Timeframes. Defined as the # of days from original appeal determination on the appeal resolution letter.	365	Commercial-90 MassHealth 150 Commonwealth Care 150	90	120	90–Filing Limit Appeals 180– All other appeal types	365	90	60	90 for filling limit appeals, 365 for corrected claims and duplicate claim denial appeals
Subsequent Requests to Review Same Claim	Second Level Review?	Y— if new information is provided.	Yes- with supporting documentation not previously submitted	Y	N	• Filing Limit: Yes-within 90 days from original denial date • Duplicate Claim, Referral Denial, Corrected Claim: Yes - within 180 days from date of original denial • Pre-Certification/ Notification or Prior-Authorization, Contract Rate, Payment or Clinical Policy: Yes within 30 days of date on original review resolution letter Consult specific policy for further details.	previously submitted.	Y	Y	N/A
	Time allowed to file?	365	30	90	N/A	30	N/A	60	60	N/A
	How Defined?	As the # of days from adjusted remittance date.	30 days from date of appeal denial letter	90 days from receipt of level 1/reconsideration denial	N/A	As the # of days from the original appeal determination on an appeal resolution letter.	, N/A	60 days from receipt of Level I appeal denial letter.	From date of disputed remittance.	N/A
	Third Level Review?	Y– if new information is provided.	N	N	N	N	N	N	Y	N/A
	Time allowed to file?	365	N/A	N/A	N/A	N/A	N/A	N/A	60	N/A

As the # of days fined? adjusted remittant date.		N/A	N/A	N/A	N/A	N/A	From date of disputed remittance.	N/A
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Category	Documentation Requirement	BCBSMA	ВМСНР	Celticare	FCHP	Harvard Pilgrim	Health New England	NHP	Network Health	Tufts Health Plan
	Ways to submit a Request for Claim Review:									
	Mail	Y	Y	Y	Y	Y	Υ	Y	Y	Y
Vehicles for	Phone	Y*	N	Y	N	Y*	Υ	N	Y	N
Submission	eTool	Y*	N	N	N	N	N	N	N	Y
Submission	Other	N	N		Fax	N	Fax	Fax	Y*	N
		*Not all review requests can be submitted over the phone or via eTool.				*Limited instances related to notification.			*Fax –in some instances.	

Type of Review	Documentation Requirement	BCBSMA	ВМСНР	Celticare	FCHP	Harvard Pilgrim	Health New England	NHP	Network Health	Tufts Health Plan
	Request for Claim Review Form	Υ	Y	Y	Y	Y	Y	N	N	 Yes-for paper claim adjustments. No-for online claim adjustments.
	Claim Form (Original/Corrected)	Ν	N	Ν	N	N	N	N	N	N
Contract Term(s)	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	N	N	N	N	N	N	N
	Other supporting documentation (clinical or other)	Y	Υ	Y	Y	Y	Y	Y	N	 Yes-for paper claim adjustments. No-for online claim adjustments.
	Comments:								Claim # and supporting documentation.	

Type of Review	Documentation Requirement	BCBSMA	ВМСНР	Celticare	FCHP	Harvard Pilgrim	Health New England	NHP	Network Health	Tufts Health Plan
	Request for Claim Review Form	Y	Y	Y	Y	Y	Y	N	N	 Yes-for paper claim adjustments. No-for online claim adjustments.
	Claim Form (Original/Corrected)	N	N	N	N	Y	N	N	N	N
Coordination of	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	Y*	Y	N	N*	Y*	N	Y*	N
Benefits	Other supporting documentation	N	Y	N	N	N	N	N	N	N
	Other Payer Remittance Advice	Y	Y	Υ	Υ	Y	Y	Y	Y	Υ
	Comments:	Copy of <i>Primary Insurer</i> 's remittance advice required.	*EOP of the appealed BMCHP claim not required- but will require OI EOP		Copy of <i>Primary Insurer's</i> remittance advice required.	Copy of Primary Insurer's remittance advice required. *Refer to the COB Policy within the HPHC Provider Manual.	*EOP of the appealed HNE claim not required-but will require OI EOP	Copy of <i>Primary Insurer</i> 's remittance advice required.	*OI EOP required	Copy of <i>Primary Insurer's</i> remittance advice required.
	Request for Claim Review Form	Y	Y	Υ	Y	Υ	Y	N	N	 Yes-for paper claim adjustments. No-for online claim adjustments.
	Claim Form (Original/Corrected)	N*	Y	Υ	Υ	Y	Y	Y	Υ	Υ
Corrected Claim	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	Υ	N	N	N	N	N	Yes-for paper claim adjustments. No-for online claim adjustments.
	Other supporting documentation (clinical or other)	N	N		N	N	Y	N	N	N
Type of Review	Requirement	BCBSMA	ВМСНР	Celticare	FCHP	Harvard Pilgrim	Health New England	NHP	Network Health	Tufts Health Plan
	Other Payer Remittance Advice	N	N	N	N	N	N	N	N	N
Corrected Claim	Comments:	*If no payment made on original claim and still within initial filing limits, new claim should be								

		filed versus submitting an appeal.								
	Request for Claim Review Form	Y	Υ	Υ	Υ	Υ	Y	N	N	Υ
	Claim Form (Original/Corrected)	N	N	N	Y	Υ	N	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	N	N	N	N	Υ	N	N
Duplicate	Other supporting documentation (clinical or other)	Y*	Y	Y	Y	Y	Y	Y	Y	Y
Claim	Other Payer Remittance Advice	N	N		N	N	N	N	N	N
	Comments:	If multiple services rendered on the same DOS-documentation should show differentiation between the services (e.g. different times/different locations etc).	If multiple services are rendered on the same DOS – documentation should show differentiation between the services (e.g. different times/different locations etc.)	same DOS- documentation	For multiple services rendered on the same DOS-supporting documentation should show differentiation between the services (e.g. different times/different locations etc).		If multiple services rendered on the same DOS- documentation should show differentiation between the services (e.g. different times/different locations etc).		Claim # and supporting documentation.	

Type of Review	Documentation Requirement	BCBSMA	ВМСНР	Celticare	FCHP	Harvard Pilgrim	Health New England	NHP	Network Health	Tufts Health Plan
	Request for Claim Review Form	Y	Y	Y	Y	Y	Y	N	N	 Yes–for paper claim adjustments. No–for online claim adjustments.
	Claim Form (Original/Corrected)	N	Y	N	N*	Y	N	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	Y	Y	N	N	Y	N	Υ
	Other supporting documentation (clinical or other)	Y*	Y	Y	Y	Y*	Υ	Y	Y	Y
Filing Limit	Other Payer Remittance Advice	N*	Y		N	N	N	N	N	N
		*Provider should refer to their BlueBook for complete listing of acceptable documentation.	acceptable proof of timely submission: • EOB from primary insurance. • Proof that the member or another insurance.	ledger. • EOB from primary insurance. • Proof that the member or another insurance carrier was billed.	refer to the FCHF Provider Manual	*Provider should refer to the Filing Limit Appeal Policy within the Harvard Pilgrim Provider Manual for supporting documentation requirements.		*Provider should refer to their NHP Provider Manual for complete listing of acceptable documentation.	Claim # and supporting documentation.	Provider should refer to the Filing Limit Adjustments section in the Claims Requirements Chapter of the Tufts Health Plan Provider Manual for supporting documentation requirements.

Type of Review	Documentation Requirement	BCBSMA	ВМСНР	Celticare	FCHP	Harvard Pilgrim	Health New England	NHP	Network Health	Tufts Health Plan
	Review Form	Y	Y	Y	Y	Y	Y	N	N	Yes–for paper claim adjustments.No–for online claim adjustments.
	Claim Form (Original/Corrected)	N	N	N	N	N	N	N	N	N
Payer Policy Clinical	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	Y	N	N	N	N	N	N
	Other supporting documentation (clinical or other)	Y	Y	Y	Υ	Y	Y	Υ	Y	Y
	Other Payer Remittance Advice	N	N	N	N	N	N	N	N	N
	Comments	Payer Policy Clinical = Individual Consideration (e.g. Medical Technology denials).		Claim number and supporting documentation					Claim # and supporting documentation.	
	Request for Claim Review Form	Y	Υ	Y	Υ	Y	Y	N	N	 Yes–for paper claim adjustments. No–for online claim adjustments.
	Claim Form (Original/Corrected)	N	N	N	N	N	N	N	N	N
Payer Policy Payment	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	Y	N	N	N	N	N	N
. ayo	Other supporting documentation (clinical or other)	Y	Υ	Y	Υ	Y	Y	Υ	Y	 Yes–for paper claim adjustments. No–for online claim adjustments.
	Other Payer Remittance Advice	N	N	Υ	N	N	N	N	N	N
	Comments:	Example: Inclusive service denials.		Claim number and supporting documentation					Claim # and supporting documentation.	

Type of Review	Documentation Requirement	BCBSMA	ВМСНР	Celticare	FCHP	Harvard Pilgrim	Health New England	NHP	Network Health	Tufts Health Plan
	Request for Claim Review Form	Y	Y	Y	Y	Y	Y	N	N	Yes–for paper claim adjustments.No–for online claim adjustments.
	Claim Form (Original/Corrected)	N	Υ	N	Ν	Ν	N	N	N	Ν
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	Υ	Y	Z	N	N	Y	N	Z
	Other supporting documentation (clinical or other)	N*	Y	Y	Y	Y	Y	Y	Y	Y
Pre-Cert/ Notification/	Other Payer Remittance Advice	N	N	N	N	N	N	N	N	N
Authorization Denial or Reduced Payment	Comments:	This appeal process is to request an adjustment for claims which have denied for Precert/ Authorization and a valid Pre-Cert/ Authorization is now on file. Appeals to overturn a denied Pre-Cert/ Authorization or request Pre-Cert/ Authorization follows the Clinical Appeals process as outlined in the BlueBook and would not fall under this review process for claims.		denied for prior authorization. (To appeal a denial for Medical Necessity please follow the clinical appeals process as outlined in the CeltiCare Provider Manual.)	process to request adjustment of claims denied for no Pre-Cert/Authorization where a valid Pre-Cert/Authorization is now on file.			Claim # and supporting documentation.	Claim # and supporting documentation.	

Type of Review	Documentation Requirement	BCBSMA	ВМСНР	Celticare	FCHP	Harvard Pilgrim	Health New England	NHP	Network Health	Tufts Health Plan
Referral Denial	Request for Claim Review Form	Y	N/A- Referrals not required	Y	Y	Y	N/A (We don't require referrals.)	N	N	 Yes–for paper claim adjustments. No–for online claim adjustments.
	Claim Form (Original/Corrected)	N	N/A	N	Submit corrected claim.	Y	N/A	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc)	N	N/A	Y	N	N	N/A	Y	N	N
	Other supporting documentation (clinical or other)	Y	N/A	Y	N	N	N/A	Υ	Y	Y
	Other Payer Remittance Advice	N	N/A	N	N	N	N	N	N	N
	Comments:			Claim number and supporting documentation	Corrected claim should be submitted with Referring Physician's name and NPI #.				Claim # and supporting documentation.	
Request for Additional Information	Request for Claim Review Form	Υ	Y	Y	Y	Y	Y	N	N	 Yes–for paper claim adjustments. No–for online claim adjustments.
	Claim Form (Original/Corrected)	N	N	N	N	N	N	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	N	N	N	N	N	N	N
	Other supporting documentation (clinical or other)	Y	Y	Y	Y	Y	Y	Y	Y	Y
	Other Payer Remittance Advice	N	N	N	N	N	N	N	N	N
	Comments:			Claim number and supporting documentation		Include Case # when indicated on appeal letter.			Claim # and supporting documentation.	

Type of Review	Requirement	BCBSMA	ВМСНР	Celticare	FCHP	Harvard Pilgrim	Health New England	NHP	Network Health	Tufts Health Plan
Retraction of Payment	Request for Claim Review Form	Y	Y	Y	Υ	Y	Y	N	N	Yes–for paper claim adjustments
	Claim Form (Original/Corrected)	N	N	N	N	N	N	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N*	Y	Y	N	N	N	N*	N	Y
	Other supporting documentation (clinical or other)	N*	Y	Y	N*	N	N	N*	N	N
	Other Payer Remittance Advice	N*	Y	N	N	N	Y	N	N	N
		*Request must indicate reason for retraction. If for Other Insurance (OI), OI EOP must be included.	indicate reason for retraction.	Request must indicate reason for retraction. If for Other Insurance (OI), OI EOP must be included.	*Please specify reason for retraction.	Please specify reasor for retraction.	Please specify reasor for retraction.	*Request must indicate reason for retraction. If for Other Insurance (OI), OI EOP must be included.	Request must indicate reason for retraction.	Please specify reason for retraction.
	Request for Claim Review Form	Y	Y	Y	Υ	Y	Y	N	N	N/A
	Claim Form (Original/Corrected)	N	Y	N	N	Y	N	N	N	N/A
Other	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	Y	N	N	N	N	N*	N/A
	Other supporting documentation (clinical or other)	Y	Y	Y	Y	Y	N	Y	N*	Y
	Other Payer Remittance Advice	Y	Y	Y	Y	Y	Y	Y	Y	Y
		Dependant upon the reason for the appeal/review.	Dependant upon the reason for the appeal/review		Dependant upon the reason for the appeal/review.	Dependant upon the reason for the appeal/review.	Dependant upon the reason for the appeal/review.	Dependent upon the reason for the appeal/review.	Additional	Dependant upon the reason for the appeal/review.

MASSHEALTH										
MassHealth Final Deadline Appeal	Request for Claim Review Form	Yes	MassHealth Final Deadline Exceeded Appeals of Erroneously Denied or Underpaid Claims are governed by MassHealth Regulations at 130 CMR 450.323. All such, Appeals must be submitted to the Final Deadline Appeal Unit within 30 days after the date on the							
	Claim Form (Original/Corrected)	Yes	remittance advice that first denied the claim for exceeding the final billing deadline. Electronic submitters can submit appeals to MassHealth via the Provider On Line Service Center at: https://newmmis-portal.ehs.state.ma.us/EHSProviderPortal/appmanager/provider/desktop MassHealth strongly encourages all providers with electronic capability to submit Final Deadline appeals electronically. Only							
	Plan Remittance Advise (EOP)	Yes								
	Other supporting documentation (clinical or other)	An appeal must meet the conditions outlined at MassHealth All Provider	providers with an approved electronic claim waiver can submit paper claims and appeals to: Final Deadline Appeal Unit 100 Hancock Street							
		Regulations 130 CMR 450.323 (A) and must include all supporting documentation as specified in 130 CMR								
		450.323(B) to substantiate the contention that the claim was denied or underpaid	6 th floor Quincy, MA 02171							
		because of MassHealth's error	Please refer to the following links for additional information regarding MassHealth's electronic appeal submission process and Final Deadline Appeal Q&A:							
	Other Payer Remittance Advice	Required for TPL submissions only	http://www.mass.gov/eohhs/docs/masshealth/bull-2011/all-221.pdf							
	Can multiple similar requests be submitted with one	No	MassHealth will provide a link to the appeal FAQ here							
	form?		Providers must continue to meet the criteria outlined in the MassHealth All Provider Regulations and Appeal Procedures. For more							
	Vehicles for submission	DDE via the Provider online Service Center (POSC)	information, please read the 130 CMR 450.323: Appeals of Erroneously Denied or Underpaid Claims.							
	Comments:									