



— 2020 —

# Medicare Advantage Provider Manual



## Partners in Quality Care

Dear Provider Partner:

At WellCare we value everything you do to deliver quality care to our members – your patients. Through our combined efforts we ensure that our members continue to trust us to help them in their quest to lead longer and more satisfying lives.

We're committed to quality. That pledge demands the highest standards of care and service. We are constantly investing in people and programs, innovating, and working hard to remove barriers to care.

WellCare's dedication to quality means that we are also committed to supporting you. We want to make sure that you have the tools you need to succeed. We will work with you and your staff to identify members with outstanding care gaps, and we will reward you for closing those gaps.

The enclosed provider manual is your guide to working with us. We hope you find it a useful resource, and the areas highlighted to the right are sections of the manual that directly address our mutual goal of delivering quality care.

Thank you again for being a trusted WellCare provider partner!

Sincerely,

WellCare Health Plans

### Quality Highlights

#### Section 2

- Responsibilities of all Providers
- Access Standards
- Cultural Competency Program and Plan
- Member Rights and Responsibilities

#### Section 3

- Quality Improvement

#### Section 4

- Prior Authorization
- Criteria for Utilization Management Determinations
- Access to Care and Disease Management Programs

#### Section 7

- Appeals and Grievances

#### Section 11

- Coordination of Care Between Medical and Behavioral Health Providers

#### Section 12

- Formulary

Quality care is a team effort.  
Thank you for playing a starring role!

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## 2020 Medicare Advantage Provider Manual Revision Table

Date	Section	Comments	Page	Change
05/22/2020	Section 1: Welcome to WellCare	Provider Services phone numbers	14	Amended DSNP phone numbers



## Section 1: Welcome to WellCare

WellCare is a family of companies, under the ownership of WellCare Health Plans, Inc., that provides managed care services targeted exclusively to government-sponsored healthcare programs. It focuses on Medicare, Medicaid and Children's Health Insurance Programs, including prescription drug plans and health plans for families, and the aged, blind and disabled. WellCare's corporate office is located in Tampa, Florida. WellCare serves approximately 6.4 million Members. WellCare's experience and exclusive commitment to these programs enable the company to serve its Members and Providers as well as manage its operations effectively and efficiently.

### **Mission and Vision**

WellCare's vision is to be a leader in government-sponsored healthcare programs in partnership with the Members, Providers, governments, and communities it serves. WellCare will:

- Enhance its Members' health and quality of life
- Partner with Providers and governments to provide quality, cost-effective healthcare solutions
- Create a rewarding and enriching environment for its associates

WellCare's core values include:

- *Partnership* – Members are the reason WellCare is in business; Providers are partners in serving Members; and regulators are the stewards of the public's resources and trust. WellCare will deliver excellent service to its partners.
- *Integrity* – WellCare's actions must consistently demonstrate a high level of integrity that earns the trust of those it serves.
- *Accountability* – All associates must be responsible for the commitments WellCare makes and the results it delivers.
- *One Team* – With fellow associates, WellCare can expect – and is expected to demonstrate – a collaborative approach in the way it works.

### **Purpose of this Manual**

This Manual is intended for Providers who have contracted to participate in WellCare's network to deliver quality healthcare services to Members enrolled in a Medicare Advantage (MA) Benefit Plan.

This Manual serves as a guide to Providers and their staff to comply with the policies and procedures governing the administration of WellCare's Medicare Advantage Benefit Plans and is an extension of, and supplements, the contract under which a Provider participates in WellCare's network for Medicare Advantage Benefit Plans (the Agreement). **This Manual replaces and supersedes any previous versions dated prior to May 22, 2020.**

**This Manual is available on WellCare's website, and can be found there via the following path:** from the [www.wellcare.com](http://www.wellcare.com) home page, select your state from the drop-down menu and click on *Overview* in the *Providers* drop-down menu.

A paper copy of this Manual is available at no charge to Providers upon request. In accordance with the Agreement, Participating Providers must abide by all applicable provisions contained in this Manual.

Revisions to this Manual reflect changes made to WellCare's policies and procedures. As policies and procedures change, updates will be issued by WellCare in the form of Provider Bulletins and will be incorporated by reference into subsequent versions of this Manual. Unless otherwise provided in the Agreement, WellCare will communicate changes to the Manual through a Table of Revisions in the front of the Manual, Provider Bulletins posted to the provider portal on WellCare's website, or in the quarterly Provider Newsletter. Additionally, WellCare will abide by any additional requirements in the Agreement regarding communication of changes, if required by the Agreement. WellCare may release Provider Bulletins that are state-specific and may override the policies and procedures in this Manual for that specific state only.

### **WellCare Medicare Advantage (MA)**

As a Medicare Advantage managed care organization, WellCare administers coverage that includes all of the benefits traditionally covered by Medicare plus added benefits identified in the Benefit Plan's coverage documents. Such additional benefits may include\*:

- No or low monthly health plan premiums with predictable co-pays for in-network services
- Outpatient prescription drug coverage
- Routine dental, vision and hearing benefits
- Preventive care from participating Providers with no co-payment

\*Subject to change. Availability varies by plan and county/parish, and is governed by the applicable Benefit Plan.

### **WellCare Products**

WellCare's products are designed to offer enhanced benefits to its Members as well as cost-sharing alternatives. WellCare's products are offered in selected markets to allow flexibility and offer a distinct set of benefits to fit Member needs in each area. For more information on WellCare's products, visit [www.wellcare.com](http://www.wellcare.com).

Below is a list of WellCare's MA products. The list may change from time to time.

**Health Maintenance Organization (HMO)** – Traditional MA plan. All services must be provided within the WellCare network unless an emergency or urgent need for care arises, or such service is not available in-network. Some services require prior authorization by WellCare, or its designee.

**HMO with Point-of-Service Option (HMO-POS)** – The point-of-service (POS) benefit allows Members to access most Medicare-covered, Medically Necessary services from non-network providers, and they are entitled to use their POS option anywhere in the United States. However, they will pay more to access services outside the network\* via their POS benefit, and no guarantee can be made that non-network providers will accept WellCare insurance for non-

emergency services. Please see the below table for specific Covered Service restrictions by state.

State	Services NOT covered by POS benefit
Arkansas, Connecticut, Florida, Georgia, Illinois, Indiana, Kentucky, Michigan, Mississippi, New Jersey, Ohio, South Carolina, Tennessee, and Texas	Services not covered by Medicare

Plan-directed care is care a Member reasonably believes that he or she was instructed to obtain by a health plan representative or a contracted Provider. Except for items or services that are clearly never covered, or in cases when a Member is individually notified in writing of an adverse coverage decision in advance, CMS requires plans to pay for **all** plan-directed care, and beneficiaries may never be made liable for more than their in-network cost sharing. Consequently, network Providers must obtain authorization from WellCare prior to referring Members to out-of-network providers. If a network Provider refers a Member to a non-contracted provider without obtaining prior authorization, WellCare may hold the referring Provider liable for the cost of the Member’s out-of-network care.

**Preferred Provider Organization (PPO)** – A Medicare PPO Benefit Plan operates similarly to an HMO Benefit Plan, yet allows members to use doctors, hospitals and specialists outside of the Benefit Plan’s network. A PPO Benefit Plan still maintains a network of Providers who have agreed to contractually specified reimbursement for covered benefits. However Members can opt to visit an out-of-network provider without an authorization at a higher cost share. PPO Benefit Plans offer coverage of all services covered under Medicare Parts A/B and provide for some reimbursement of all Covered Services, regardless of whether the Covered Services are rendered within the plan’s network of Providers.

**LPPO Plans** – WellCare offers Preferred Provider Organization Benefit Plans (PPOs) in select counties in Arkansas, Connecticut, Florida, Georgia, Maine, Missouri, North Carolina, New Hampshire, New York, South Carolina, Tennessee, Texas, and Washington. Like many Medicare Advantage Benefit Plans, they give Members Part A, B and D coverage, and cover ancillary benefits not covered by Original Medicare such as dental, vision and hearing. PPO Benefit Plans give Members the flexibility to get healthcare services from providers who are outside WellCare's network.

Providers can assist Members with questions about benefits and Covered Services by referencing the Member’s Evidence of Coverage (EOC). Members can find their EOC and formulary information at [www.wellcare.com](http://www.wellcare.com). From there, the Member should select the plan type, (*Medicare*), enter his or her ZIP Code and click on *Go to my plan details*.

**Chronic – Special Needs Plan (C-SNP)** – A C-SNP plan is a traditional Medicare product. It is designed to go beyond the basic provisions of Medicare Parts A/B services and standard care coordination that are required of all traditional Medicare plans. Although there exists both a

Model of Care and Quality Improvement Program, C-SNPs are not designed for the dual-eligible population. These plans restrict enrollment to special needs individuals with specific severe or disabling chronic conditions. Individuals eligible for C-SNPs have one or more comorbid and medically complex chronic conditions that are substantially disabling or life-threatening; have high risk of hospitalization or other significant adverse health outcomes; require specialized delivery systems across domains of care; and live within the plan service area. WellCare's C-SNPs cover Cardiovascular Disease, Congestive Heart Failure and Diabetes.

**Dual-Eligible Special Needs Plans (D-SNP)** – A special type of plan that provides more focused healthcare for people who have Medicare and Medicaid and live within the plan service area. Like all Medicare Advantage plans, it is approved by CMS. These plans provide a coordinated Medicare and Medicaid benefit package that offers more integrated or aligned care than regular Medicare Advantage plans or Original Medicare. All services\* must be provided within the network unless an emergency or urgent need for care arises, or such service is not available in-network. Some services require prior authorization by WellCare or its designee. The authorization look-up tool can be accessed at [www.wellcare.com/Florida/Providers/Authorization-Lookup](http://www.wellcare.com/Florida/Providers/Authorization-Lookup).

**PFFS Plans** – WellCare offers Private Fee-for-Service Plans (PFFS). These plans provide coverage for all Medicare-covered Part A and Part B services received from a broad network of in-network providers, yet allows members to use providers outside of the plan's network without an authorization. Services received from an out-of-network provider may have higher out-of-pocket costs. An out-of-network provider may treat a PFFS member by accepting our terms and conditions of payment as long as they are a Medicare provider. These plans offer prescription drug coverage and may also cover supplemental, non-Medicare covered services such as routine dental, vision and hearing care.

***\*All Members who receive renal dialysis services while temporarily outside of their service area will pay the in-network cost share, regardless of the Provider's network affiliation.***

### **WellCare Self-Service Tools for Providers**

**For the fastest results and most efficient customer service, WellCare offers robust technology options to save Providers time using the secure web portal, Chat and IVR (Interactive Voice Response System) self-service tools.** These self-service tools help providers do business with WellCare. We want your interactions with us to be as easy, convenient and efficient as possible. Giving Providers and their staff self-service tools and access is a way for us to accomplish this goal. Providers can access this information below or at: [www.wellcare.com](http://www.wellcare.com). To access online, select the appropriate state from the drop-down menu and click on Overview under Medicare in the Providers drop-down menu.

## Secure Provider Portal: Key Features and Benefits of Registering

WellCare's secure online provider portal offers immediate access to what Providers need most. All participating Providers who create an account and are assigned the appropriate role/permissions can use the following features:

- **Claims Submission, Status, Appeal, Dispute** – Submit a claim, check status, appeal or dispute claims, and download reports;
- **Member Eligibility, Co-Pay Information and More** – Verify Member eligibility, and view co-pays, benefit information, demographic information, care gaps, health conditions, visit history and more;
- **Authorization Requests** – Submit authorization requests, attach clinical documentation, check authorization status and submit appeals. Providers may also print and/or save copies of the authorization;
- **Pharmacy Services and Utilization** – View and download a copy of WellCare's preferred drug list (PDL), access pharmacy utilization reports, and obtain information about WellCare pharmacy services;
- **Visit Checklist/Appointment Agenda** – Download and print a checklist for Member appointments, then submit online to get credit for Partnership for Quality (P4Q);
- **Secure Inbox** – View the latest announcements for Providers and receive important messages from WellCare.

## Provider Registration Advantage

The secure provider portal allows Providers to have one username and password for use with multiple practitioners/offices. Administrators can easily manage users and permissions. Once registered for WellCare's portal, Providers should retain username and password information for future reference.

## How to Register

To create an account, please refer to the *Provider Resource Guide* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). For more information about WellCare's web capabilities, please call Provider Services or contact Provider Relations to schedule a website in-service training.

## Additional Resources

The following resources are on WellCare's website at [www.wellcare.com](http://www.wellcare.com). To access them, select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu:

- **The *Medicare Resource Guide*** contains information about WellCare's secure online provider portal, Member eligibility, authorizations, filing paper and electronic claims, appeals, and more. For more specific instructions on how to complete day-to-day administrative tasks, please see the *Medicare Resource Guide*.
- **The *Quick Reference Guide*** contains important addresses, phone/fax numbers and authorization requirements.

## **Website Resources**

WellCare's website, [www.wellcare.com](http://www.wellcare.com), offers a variety of tools to assist Providers and their staff.

Available resources include:

- Provider Manuals
- *Quick Reference Guides*
- Clinical Practice Guidelines
- Clinical Coverage Guidelines
- WellCare Companion Guide
- Forms and documents
- Pharmacy and Provider lookup (directories)
- Authorization look-up tool
- Training materials and job aids
- Newsletters
- Member rights and responsibilities
- Privacy statement and notice of privacy practices

## **Using Chat: Get to Know the Benefits of Chat**

Faster than email and easier than phone calls, chat is a convenient way to ask simple questions and receive real-time support. Providers now have the ability to use our chat application instead of calling and speaking with agents. Here are some ways our chat support can help you and your staff: multi-session functionality; web support assistance; and real-time claim adjustments. Explore the benefits you can will experience by using live chat!

- **Convenience**

Live Chat offers the convenience of getting help and answers without having to have a phone call.

- **No Waiting On Hold**

- **Documentation of Interaction**

Chat logs provide transparency and proof of contact. When customers engage with customer support via phone, they don't typically receive a recording of the verbal conversation. Live Chat software gives you the option of receiving a transcription of the conversation afterward.

- **You can access Chat through the portal**

The *Chat Support* icon is located on our secure provider portal. From there, you can:

- Log on to the provider portal at: <https://provider.wellcare.com/>
- Access the "Help" section
- Submit a Chat inquiry. The receiving Chat agent can assist with numerous complex issues
- If the Chat agent is unable to resolve the issue, the issue will be routed to the right team for further assistance.

## Interactive Voice Response (IVR) System

### IVR system

- New technology to expedite Provider verification and authentication within the IVR
- Provider/Member account information is sent directly to the agent's desktop from the IVR validation process, so Providers do not have to re-enter information
- Full speech capability, allowing Providers to speak their information or use the touch-tone keypad

### Self-Service Features

- Ability to receive Member co-pay benefits
- Ability to receive Member eligibility information
- Ability to request authorization and/or status information
- Unlimited claims information on full or partial payments
- Receive status for multiple lines of claim denials
- Automatic routing to the PCS claims adjustment team to dispute a denied claim
- Rejected claims information

### TIPS for using our new IVR

Providers should have the following information available with each call:

- WellCare Provider ID number
- NPI or Tax ID for validation, if Providers do not have their WellCare ID
- For claims inquiries – provide the Member's ID number, date of birth, date of service and dollar amount
- For authorization and eligibility inquiries – provide the Member's ID number and date of birth

### Benefits of using Self-Service

- 24/7 data availability
- No hold times
- Providers may work at their own pace
- Access information in real time
- Unlimited number of Member claim status inquiries
- Direct access to PCS – no transfers

The *Phone Access Guide* is posted on [www.wellcare.com](http://www.wellcare.com) under the Providers section of each state-specific page, *Overview*.

Providers may contact the appropriate departments at WellCare by referring to the state-specific *Quick Reference Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

In addition, WellCare Provider Relations representatives are available to help Providers. Please contact the local market office for assistance.

**Provider Services Phone Numbers**

The Provider Services toll-free number is 1-855-538-0454.

DSNP Provider Services for Liberty and Access Plans:

- GA 1-833-849-3036
- FL 1-833-857-7515

➤ Illinois

WellCare of Illinois	1-855-538-0454
Illinois, IN, OH, MI <b>(Formerly MeridianCare)</b>	1-877-902-6784



## Section 2: Provider and Member Administrative Guidelines

### Provider Administrative Overview

In accordance with generally accepted professional standards, participating Providers must:

- Meet the requirements of all applicable state and federal laws and regulations, including without limitation, Title VI of the Civil Rights Act of 1964, the Age Discrimination Act of 1975, the Americans with Disabilities Act, and the Rehabilitation Act of 1973.
- Agree to cooperate with WellCare in its efforts to monitor compliance with its MA contract(s) and/or MA rules and regulations, and assist WellCare in complying with corrective action plans necessary to comply with such rules and regulations.
- Retain all agreements, books, documents, papers, and medical records related to the provision of services to WellCare Members as required by state and federal laws
- Provide Covered Services in a manner consistent with professionally recognized standards of healthcare
- Use physician extenders appropriately. Physician Assistants (PA) and Advanced Registered Nurse Practitioners (ARNPs) should provide direct Member care within the scope of practice established by the rules and regulations of the state and WellCare guidelines.
- Assume full responsibility to the extent of the law when supervising PAs and ARNPs whose scope of practice should not extend beyond statutory limitations.
- Clearly identify their title (examples: M.D., D.O., ARNP, PA) to Members and to other healthcare professionals.
- Honor at all times any Member request to be seen by a physician rather than a physician extender.
- Administer treatment for any Member in need of healthcare services they provide.
- Respond within the identified time frame to WellCare's requests for medical records to comply with regulatory requirements.
- Maintain accurate medical records and adhere to all WellCare policies governing the content and confidentiality of medical records as outlined in *Section 3: Quality Improvement* and *Section 8: Compliance*.
- Allow WellCare to use Provider performance data for quality improvement activities.
- Cooperate with QI activities
- Ensure that to the extent the Provider maintains written agreements with employed physicians and other healthcare practitioners, such agreements are consistent with and require adherence to the Agreement.
- Maintain an environmentally safe office with equipment in proper working order to comply with city, state and federal regulations concerning safety and public hygiene.
- Communicate timely clinical information between Providers. Communication will be monitored during medical/chart review. Upon request, provide timely transfer of clinical

information to WellCare, the Member, or the requesting party at no charge, unless otherwise agreed.

- Preserve Member dignity and observe the rights of Members to know and understand the diagnosis, prognosis, and expected outcome of recommended medical, surgical, and medication regimen.
- Not discriminate in any manner between WellCare MA Members and MA Members who are not WellCare Members. The hours of operation offered to WellCare Members are no less than those offered to patients with commercial insurance.
- Not deny, limit, or condition the furnishing of treatment to any WellCare MA Member on the basis of any factor that is related to health status, including, but not limited to the following:
  - Medical condition, including behavioral as well as physical illness
  - Claims experience
  - Receipt of healthcare
  - Medical history
  - Genetic information
  - Evidence of insurability, including conditions arising out of acts of domestic violence
  - Disability
- Freely communicate with and advise Members regarding the diagnosis of the Member's condition and advocate on the Member's behalf for the Member's health status, medical care, and available treatment or non-treatment options, including any alternative treatments that might be self-administered regardless of whether any treatments are Covered Services
- Identify Members who need services related to domestic violence, smoking cessation or substance abuse. If indicated, Providers must refer Members to WellCare-sponsored or community-based programs
- Document the referral to WellCare-sponsored or community-based programs in the Member's medical record, and provide the appropriate follow-up to ensure the Member accessed the services

### **Responsibilities of All Providers**

The following is a summary of the responsibilities of all Providers who render services to WellCare Members.

### **Compliance in Connection with Marketing Medicare Advantage Plans**

Medicare Advantage plan marketing is regulated by the Centers for Medicare & Medicaid Services (CMS). Providers should familiarize themselves with CMS regulations and the CMS *Medicare Managed Care Manual*. For more information, refer to *Section 8: Compliance* in this Manual.

### **Maximum Out-of-Pocket**

For MA Benefit Plans, Member Expenses are limited by a maximum out-of-pocket (MOOP) amount. If a Member has reached the maximum out-of-pocket amount for that particular

Member's Benefit Plan, a Provider should not collect any additional out-of-pocket amounts from the Member for Medicare Covered Services and should not apply or deduct any Member Expenses from that Provider's reimbursement. Providers may determine a Member's accumulated out-of-pocket amount via the WellCare provider portal or by contacting WellCare's Provider Services Department. In the event a Provider collects an out-of-pocket amount that causes a Member to exceed his or her annual maximum out-of-pocket, WellCare will notify the Provider that the amount collected from the Member was in excess of the maximum out-of-pocket, and the Provider shall promptly reimburse the Member for that amount.

If WellCare determines that the Provider did not reimburse the amount in excess of the maximum out-of-pocket amount to the Member, WellCare may pay the overage amount to the Member directly, and recoup the amount directly from the Provider. If WellCare erroneously deducts an amount from the Provider's reimbursement as a result of a Member's payment of a cost-share amount that does not exceed maximum out-of-pocket, WellCare will reimburse the Provider for the amount deducted in error.

WellCare may audit the Provider's compliance with this section and may require the Provider to submit documentation to WellCare demonstrating that the Provider reimbursed Members for amounts in excess of the maximum out-of-pocket amounts.

### **Deductible**

Some Medicare Benefit Plans require Members to meet a Part B deductible each year for certain services before they may receive any payment from the health plan. Members who enroll after January of a given year may have already met their deductible for that year at another health plan. When Providers become aware that this has occurred, they should notify WellCare and provide documentation illustrating that the Member has met his or her deductible. For example, a Provider might submit a remittance from another health plan illustrating that the Member met the Member's deductible previously. If appropriate documentation is submitted and approved, WellCare will readjudicate the claim and pay the Provider.

When the Member's Benefit Plan includes a Part B deductible, that deductible will be applied to payments that would otherwise be made for the following services:

- Cardiac rehabilitation services
- Intensive cardiac rehabilitation services
- Pulmonary rehabilitation services
- SET for PAD services
- Partial hospitalization
- Chiropractic services
- Occupational therapy services (except in Georgia)
- Physician specialist services
- Outpatient behavioral health specialty services
- Podiatry services

- Other healthcare professional
- Psychiatric services
- Physical therapy and speech-language pathology services (except in Georgia)
- Opioid treatment services
- Medicare covered outpatient diagnostic procedures/tests & lab services
- Diagnostic radiological services
- Therapeutic radiological services
- Outpatient X-rays
- Outpatient hospital services
- Observation services
- Ambulatory surgical center (ASC) services
- Outpatient substance abuse
- Outpatient blood services
- Ambulance services
- Durable medical equipment (DME)
- Prosthetics/medical supplies
- End-stage renal disease
- Kidney disease education services

### **Advance Directives**

Members have the right to control decisions relating to their medical care, including the decision to have withheld or taken away the medical or surgical means or procedures to prolong their life. Advance Directives may differ among states.

Each Member (age 18 years or older and of sound mind) should receive information regarding Advance Directives. These directives allow the Member to designate another person to make medical decisions on the Member's behalf should the Member become incapacitated.

Information regarding Advance Directives should be made available in Provider offices and discussed with the Members. Completed forms should be documented and filed in Members' medical records.

Providers shall not, as a condition of treatment, require a Member to execute or waive an Advance Directive.

### **Provider Billing and Address Changes**

Providers are required to give prior notice per the terms of their Agreement for any of the following changes. Please contact us at **1-855-538-0454** to report changes to your:

- 1099 mailing address
- Tax Identification Number (TIN) or Entity Affiliation (W-9 required)
- Group name or affiliation
- Physical or billing address
- Telephone and fax number

- Panel status (open/closed)

Failure to notify WellCare prior to these changes will result in a delay in claims processing and payment.

To maintain the integrity of Provider Directory data, WellCare may rely on information independently verified by a third party, and may take appropriate actions to remove inaccurate Provider data from the directory.

#### **Provider Termination**

In addition to the Provider termination information included in the Agreement, Providers must adhere to the following terms:

- Unless a different notice period is expressly stated in the Agreement, a Provider must give at least 90 days prior written notice (180 days, if Provider is a hospital) to WellCare before terminating their relationship with WellCare “without cause,” unless otherwise agreed to in writing. This ensures adequate notice may be given to WellCare Members regarding the Provider’s participation status with WellCare.
- Unless otherwise provided in the termination notice, the effective date of a termination will be on the last day of the month

Please refer to *Section 6: Credentialing* of this Manual for specific guidelines regarding rights to appeal a plan termination (if any).

WellCare will notify in writing all appropriate agencies and/or Members prior to the termination effective date of a participating PCP, hospital, specialist or significant ancillary Provider within the service area, as required by Medicare Advantage program requirements and/or regulations and statutes.

#### **Out-of-Area Member Transfers**

Providers should assist WellCare in arranging and accepting the transfer of Members receiving care out of the service area if the transfer is considered medically acceptable by a Provider and the out-of-network provider.

#### **Members with Special Healthcare Needs**

A Member with “special healthcare needs” is a Member who has one or more of the following conditions:

- Intellectual disability or related conditions;
- Serious chronic illnesses such as Human Immunodeficiency Virus (HIV), schizophrenia or degenerative neurological disorders;
- Disabilities resulting from chronic illness such as arthritis, emphysema or diabetes; or
- Environmental risk factors such as homelessness or family problems that may lead to the need for placement in foster care.

Providers who render services to Members with special healthcare needs shall:

- Assess Members and develop plans of care for those Members determined to need courses of treatment or regular care.
- Coordinate treatment plans with Members, family and/or specialists caring for Members.
- Develop plans of care that adhere to community standards and any applicable sponsoring government agency quality assurance and utilization review standards.
- Allow Members needing courses of treatment or regular care monitoring to have direct access through standing referrals or approved visits, as appropriate for the Members' conditions or needs.
- Coordinate with WellCare, if appropriate, to ensure that each Member has an ongoing source of primary care appropriate to his or her needs, and a person or entity formally designated as primarily responsible for coordinating the healthcare services furnished.
- Coordinate services with other third-party organizations to prevent duplication of services and share results on identification and assessment of the Member's needs.
- Ensure the Member's privacy is protected as appropriate during the coordination process.

**Access Standards**

All Providers must adhere to standards of timeliness for appointments and in-office waiting times. These standards take into consideration the immediacy of the Member's needs.

WellCare will monitor Providers against the standards below to help Members obtain needed health services within acceptable appointment times, in-office waiting times, and after-hours standards. Providers not in compliance with these standards will be required to implement corrective actions.

Members can access care according to the following standards:

- Urgently needed services and emergency care: immediately or less than 24 hours
- Services that are not emergency or urgently needed but do require medical attention: within one week
- Routine and preventive care: within 30 days

Type of Appointment	Access Standard
PCP – Urgent	< 24 hours
PCP – Non-urgent	< 1 week
PCP – Routine	< 30 days
Specialist	< 30 days

In-office wait times shall not exceed 15 minutes.

PCPs must provide or arrange for coverage of services, consultation, or approval for referrals 24 hours per day, seven days per week. To ensure access and availability, PCPs must provide one of the following:

- A 24-hour answering service that connects the Member to someone who can render a clinical decision or reach the PCP
- Answering system with option to page the physician for a return call within a maximum of 30 minutes
- A nurse who will answer after-hours calls and provide the Member with access to the PCP or on-call physician within a maximum of 30 minutes

Please see *Section 11: Behavioral Health* for behavioral health and substance use access standards.

### **Responsibilities of Primary Care Providers**

The following is a summary of responsibilities specific to PCPs who render services to WellCare Members. PCPs coordinate, monitor and supervise the delivery of primary care services to each Member by doing the following:

- See Members for an initial office visit and assessment within the first 90 days of enrollment in WellCare.
- Ensure Members are aware of the availability of public transportation where applicable.
- Provide access to WellCare or its designee to examine thoroughly the primary care offices, books, records and operations of the PCP and any organization that (a) owns or controls the PCP's operation, (b) has a financial relationship with the PCP, or renders services to the PCP's office.
- Submit an encounter to WellCare for each visit in which the Provider sees the Member and the Member receives a Healthcare Effectiveness Data and Information Set (HEDIS®) service. For more information on encounters, refer to *Section 5: Claims* in this Manual.
- Ensure Members use network Providers. If unable to locate a WellCare-participating Medicare Advantage Provider for services required, PCPs should call the Clinical Services Department phone number listed in the *Quick Reference Guide* on WellCare's website for assistance.
- Implement corrective action and performance improvement plan(s) when required by WellCare.

### **Primary Care Offices**

PCPs provide comprehensive primary care services to WellCare Members. Primary care offices participating in WellCare's Provider network have access to the following resources:

- Support of WellCare's Provider Relations, Provider Services and Clinical Services.
- The tools and resources available on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.
- Information on WellCare network Providers for the purposes of referral management and discharge planning.

### **Closing of Provider Panel**

When requesting closure of their panel to new Members and/or transferring WellCare Members, PCPs must:

- Submit the request in writing at least 60 days (or such other period of time provided in the Agreement) prior to the effective date of closing the panel.
- Keep the panel open for WellCare Members who were provided services before the closing of the panel.
- Notify WellCare when reopening the panel and provide the effective date.
- Request may be submitted via WellCare's secure provider portal or by contacting your Provider Relations representative.

### **Covering Physicians/Providers**

In the event that a PCP's covering Provider is temporarily unavailable, the PCP should make arrangements with another Provider who participates in WellCare's Medicare Advantage program. In the event of an emergency, Members may seek care from any Provider – regardless of whether the Provider is contracted with WellCare.

In non-emergency cases, Providers should contact WellCare for approval of any covering physician/Provider who is not contracted with WellCare or has not been credentialed by WellCare. For more information, refer to the state-specific *Quick Reference Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

### **Assignment of Primary Care Provider**

Most Members will choose a PCP or one will be assigned to the Member by WellCare. (Note: Private Fee-for-Service (PFFS) Members do not select a PCP nor does the plan assign one.)

### **Termination of a Member**

A Provider may not seek or request to terminate his or her relationship with a Member or transfer a Member to another Provider of care based on the Member's medical condition, amount or variety of care required or the cost of Covered Services required by the Member.

Reasonable efforts should always be made to establish a satisfactory Provider and Member relationship in accordance with practice standards. In the event that a Provider desires to terminate his or her relationship with a Member, the Provider must complete a *PCP Request for Transfer of Member* form and attach documentation of the Member's non-compliance with treatment or uncooperative behavior that is impairing the ability to care for and treat the Member effectively. The form should be faxed or emailed to WellCare's Provider Services Department. The Request for transfer of Member form is on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Forms* under *Medicare* in the *Providers* drop-down menu.

Once the form has been submitted, the Provider shall continue to provide medical care for the Member until such time that written notification is received from WellCare confirming that the Member has been successfully transferred to another Provider.



### **Domestic Violence and Substance Abuse Screening**

Providers should identify indicators of substance abuse or domestic violence. Providers should contact the health plan for assistance with additional services, and should report domestic violence to local law enforcement officials. Sample screening tools for domestic violence and substance abuse are located on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Clinical Guidelines* under *Tools* in the *Providers* drop-down menu.

### **Smoking Cessation**

PCPs should direct Members who wish to quit smoking to call WellCare's Customer Service Department and ask to be directed to the Care Management Department. A care manager will educate the Member on national and community resources that offer assistance, as well as smoking-cessation options available to the Member through WellCare.

### **Annual Wellness Visit**

An annual wellness visit should be completed to assess the health status of all WellCare MA Members. The adult Member should receive an appropriate assessment and intervention as indicated or upon request. Please refer to the adult preventive health guidelines and the Member physical screening tool, both located on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Clinical Guidelines* under *Tools* in the *Providers* drop-down menu.

## **Cultural Competency Program and Plan**

The Cultural Competency Program enhances WellCare's ability to meet the unique needs of our Members. Providers can help us identify those Members who would benefit from culturally and linguistically appropriate services (CLAS) and make arrangements to care for their diverse needs.

The objectives of the Cultural Competency Program are to:

- Identify Members who have potential cultural or linguistic barriers for which alternative communication methods are needed.
- Use culturally sensitive and appropriate educational materials based on the Member's race, ethnicity and primary language spoken.
- Make resources available to meet the unique language barriers and communication barriers that exist in the population.
- Help Providers care for and recognize the culturally diverse needs of the population.
- Provide education to associates on the value of the diverse cultural and linguistic differences in the organization and the populations served.
- Decrease healthcare disparities in the minority populations WellCare serves.

By respecting and responding to the cultural needs of Members, Providers and their staffs can deliver culturally competent care and work effectively in cross-cultural situations.

The components of WellCare's Cultural Competency program include:

- Data analysis
  - Analysis of claims and encounter data to identify the healthcare needs of the population
  - Collection of Member data on race, ethnicity and language spoken
- Community-Based Support
  - Outreach to community-based organizations which support minorities and the disabled, to facilitate existing resources for Members being used to their full potential
- Diversity
  - Nondiscriminating – WellCare may not discriminate with regard to race, religion or ethnic background when hiring associates.
  - Recruiting – WellCare recruits diverse talented associates in all levels of management.
  - Multilingual – WellCare recruits bilingual associates for areas that have direct contact with Members to meet the needs identified and encourages Providers to do the same.
- Diversity of Provider Network
  - Providers are inventoried for their language abilities and this information is made available in the Provider Directory so Members can choose a Provider who speaks their primary language.
  - Providers are recruited to ensure a diverse selection of Providers to care for the population served.
- Linguistic Services
  - Providers will identify Members who have potential linguistic barriers for which alternative communication methods are needed and will contact WellCare to arrange appropriate assistance.
  - Members may receive interpreter services at no cost when necessary to access Covered Services through a vendor, as arranged by the Customer Service Department.
  - Interpreter services available include verbal translation, verbal interpretation for those with limited English proficiency and sign language for those with limited hearing. These services will be provided by vendors with such expertise and are coordinated by WellCare's Customer Service Department.
  - Written materials are available for Members in large print format and certain non-English languages prevalent in WellCare's service areas.
- Electronic Media
  - Telephone system adaptations – Members have access to the TTY line for hearing-assistance services. WellCare's Customer Service Department is responsible for any necessary follow-up calls to the Member. The toll-free TTY number can be found on the Member identification card.
- Provider Education
  - WellCare's Cultural Competency Program provides a Cultural Competency Checklist to assess the Provider office's Cultural Competency.

Registered provider portal users may access the Cultural Competency Program training on WellCare's website at [www.wellcare.com](http://www.wellcare.com). A Provider may request a paper copy by calling WellCare's Provider Services Department or contacting their Provider Relations representative.

Providers must adhere to the Cultural Competency program as set forth above.

### **Cultural Competency Survey**

Providers may access the Cultural Competency Survey on WellCare's website at [www.wellcare.com](http://www.wellcare.com).

## **Member Administrative Guidelines**

### **Overview**

WellCare will make information available to Members on the role of the PCP, how to obtain care, what to do in an emergency or urgent medical situation, as well as Members' rights and responsibilities. WellCare will convey this information through various methods including an *Evidence of Coverage* booklet.

### **Evidence of Coverage Booklet**

All Members receive an *Evidence of Coverage* booklet no later than 10 calendar days from receipt of CMS confirmation of enrollment or by the last day of the month prior to the effective date, whichever is later, and annually thereafter.

### **Enrollment**

WellCare must obey laws that protect from discrimination or unfair treatment. WellCare does not discriminate based on a person's race, disability, religion, sex, health, ethnicity, creed, age or national origin.

Upon enrollment with WellCare, Members are provided the following:

- Terms and conditions of enrollment
- Description of covered non-emergency services in-network and out-of-network, if applicable
- Information regarding coverage of out-of-network emergency/urgent care services
- Information about PCPs, such as location, telephone number and office hours
- Grievance and disenrollment procedures
- Brochures describing certain benefits not traditionally covered by Medicare and other value-added items or services, if applicable

### **Member Identification Cards**

Member identification cards are intended to identify WellCare Members, including the type of plan they have, and facilitate their interactions with healthcare providers. Information found on the Member identification card may include the Member's name, identification number, plan type, PCP's name and telephone number, health plan contact information, and claims filing

address. Possession of the Member identification card does not guarantee eligibility or coverage. Providers are responsible for ascertaining the current eligibility of the cardholder.

### **Eligibility Verification**

A Member's eligibility status can change at any time. Therefore, all Providers should request and make a copy of the Member's identification card, along with additional proof of identification such as a photo ID, and file them in the patient's medical record.

Providers may do one of the following to verify eligibility:

- Access the provider portal at [www.wellcare.com](http://www.wellcare.com)
- Access WellCare's Interactive Voice Response (IVR) system
- Contact WellCare's Provider Services Department

Providers will need their Provider ID number to access Member eligibility through the avenues listed above. Verification is always based on the data available at the time of the request, and since subsequent changes in eligibility may not yet be available, verification of eligibility is not a guarantee of coverage or payment. See the Agreement for additional details.

### **Member Rights and Responsibilities**

WellCare Members have specific rights and responsibilities when it comes to their care. The Member rights and responsibilities are provided to Members in the Member's *Evidence of Coverage* booklet and are outlined below. Providers will deliver care to Members in accordance with these rights and responsibilities. In the case of a conflict between the *Evidence of Coverage* booklet applicable to a given Member and the provisions below, the *Evidence of Coverage* booklet governs.

Members have the right to:

- Have information provided in a way that works for them, including information that is available in alternate languages and formats.
- Be treated with fairness, respect, and dignity.
- See WellCare Providers, get Covered Services, and get their prescriptions filled in a timely manner.
- Have privacy and to have their protected health information (PHI) protected,
- Receive information about WellCare, its network of Providers and practitioners, their Covered Services, and their rights and responsibilities.
- Know their treatment choices and participate in decisions about their healthcare
- Use advance directives (such as a living will or a durable healthcare power of attorney).
- Make complaints about WellCare or the care provided and feel confident it will not adversely affect the way they are treated.
- Appeal medical or administrative decisions WellCare has made by using the grievance process.
- Make recommendations about WellCare's Member rights and responsibilities policies.
- Talk openly about care needed for their health, regardless of cost or benefit coverage, as well as the choices and risks involved. The information must be given to Members in a way they understand.

Members also have certain responsibilities. These include the responsibility to:

- Become familiar with their coverage and the rules they must follow to get care as a Member.
- Tell WellCare and Providers if they have any additional health insurance coverage or prescription drug coverage.
- Tell their PCP and other healthcare Providers that they are enrolled in WellCare.
- Give their PCP and other Providers complete and accurate information to care for them, and to follow the treatment plans and instructions that they and their Providers agree upon.
- Understand their health problems and help set treatment goals that they and their doctor agree to.
- Ask their PCP and other Providers questions about treatment if they do not understand.
- Make sure their Providers know all of the drugs they are taking, including over-the-counter drugs, vitamins and supplements.
- Act in a way that supports the care given to other patients and helps the smooth running of their Provider's office, hospitals, and other offices.
- Pay their plan premiums and any co-payments or coinsurance they owe for the Covered Services they get. Members must also meet their other financial responsibilities as described in the *Evidence of Coverage* booklet.
- Inform WellCare if they move.
- Inform WellCare of any questions, concerns, problems or suggestions by calling the Customer Service Department listed in their *Evidence of Coverage* booklet.

### **Changing Primary Care Providers**

Members may change their PCP selection at any time by calling WellCare's Customer Service Department.

### **Women's Health Specialists**

PCPs may also provide routine and preventive healthcare services that are specific to female Members. If a female Member selects a PCP who does not provide these services, she has the right to direct, in-network access to a women's health specialist for Covered Services related to this type of routine and preventive care.

### **Hearing-Impaired, Interpreter and Sign Language Services**

Hearing-impaired, interpreter and sign language services are available to Members through WellCare Customer Service. PCPs should coordinate these services for Members and contact Customer Service if assistance is needed. For Provider Services phone numbers, please refer to the state-specific *Quick Reference Guides* at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

## Section 3: Quality Improvement

### Overview

WellCare's Quality Improvement (QI) Program is comprehensive, systematic and continuous. It applies to all Member demographic groups, care settings, and types of services afforded to Medicare Advantage Members, including the Dual Special Needs Plan membership. The QI Program addresses the quality of clinical care and non-clinical aspects of service. Key areas of focus include, but are not limited to:

- Utilization management
- Population Health Management (including Care Management/Disease Management/Chronic Care Improvement Program)
- Coordination/Continuity of Care
- Practitioner Access and Availability
- Preventive and clinical health
- Quality of care and service utilization
- Cultural Competency
- Credentialing
- Patient Safety
- Appeals, Grievances and Complaints
- Member Experience
- Provider Experience
- Components of operational service
- Contractual, regulatory and accreditation reporting requirements

The QI Program reflects a continuous quality improvement (CQI) philosophy and mode of action. CQI processes identified in the QI Program Description, Work Plan and Annual Evaluation are approved by the applicable Committees and conducted to accomplish identified goals. The QI Program Description defines program structure, accountabilities, scope, responsibilities, and available resources.

The annual QI Work Plan identifies specific activities and projects to be undertaken by WellCare and the performance measures to be evaluated throughout the year. Work Plan activities align with contractual, accreditation and/or regulatory requirements and identify measurements to accomplish goals. The Annual QI Evaluation describes the level of success achieved in realizing set clinical and service performance goals through quantitative and qualitative analysis and prior years trending as appropriate. The Annual Evaluation describes the overall effectiveness of the QI Program by including:

- A description of ongoing and completed QI activities and projects;
- Trended clinical care and service performance measures as well as the desired outcomes and progress toward achieving goals;
- An analysis and evaluation of the effectiveness of the QI Program and its progress toward influencing the quality of clinical care and service;

- A description of any barriers to accomplishing quality clinical care or achieving desired outcomes; and current opportunities for improvement with recommendations for interventions.

Each QI process is continually improved by analyzing and acting to ensure consistency across the enterprise, thus becoming more efficient and effective. The Plan-Do-Study-Act (PDSA) method of CQI is used throughout the organization. Under the PDSA approach, multiple indicators of quality of care and service are reviewed and analyzed against benchmarks of quality clinical care and service delivery. When variations are noted, root cause analysis, action plans and re-measurement occur to ensure progress toward established goals.

The CQI strategy noted above is demonstrated in the structure of the QI Program's committees and sub-committees, the QI Program Description, Work Plan and Annual Evaluation. The strategy incorporates the continuous tracking and trending of quality indicators to ensure outcomes are being measured and goals are attained. This includes the monitoring of quality of care interventions and outcomes through HEDIS® performance measure reviews, Consumer Assessment of Healthcare Providers and Systems (CAHPS®) surveys, periodic medical record reviews and clinical management and quality initiatives.

## Key Program Functions, Activities, and Initiatives

WellCare continuously assesses data and information to improve the level of care provided to its Members. Some of the areas addressed by various programs and initiatives include, but are not limited to:

- Access/availability monitoring
- Appeals/concerns/complaints/grievances
- Member experience
- Provider experience
- Behavioral health services
- Utilization management
- Care and disease management
- Model of Care
- Patient safety
- Continuity and coordination of care
- Quality Improvement Projects
- Clinical indicators and initiatives
- Credentialing and peer review
- Pharmacy and therapeutics
- Preventive and clinical health guidelines
- Medical record review
- Delegation oversight
- Cultural competency

- Population health management

### **Access/Availability Monitoring**

WellCare monitors geographic access through the production of GeoAccess reports and maps. Reports are generated using the specific access standards per regulatory agencies and accrediting bodies to ensure compliance and that the needs of all Members are being met.

WellCare monitors the timeliness of access to care within its Provider networks via appointment accessibility and after-hours telephone surveys per requirements outlined by regulatory agencies, contractual requirements and accrediting bodies. WellCare requires that all network Providers, both first-tier and downstream Providers, offer hours of operation that are no less than the hours of operation offered to commercial and fee-for-service patients.

GeoAccess maps and accessibility reports are developed and reviewed for targeted lines of business that adhere to regulatory agencies, accrediting bodies and company requirements. On at least a semi-annual basis, WellCare completes GeoAccess maps and analysis to evaluate compliance to geographic access standards and take action as appropriate. Results of the reports are reported into the appropriate committees.

For purposes of network adequacy, audits are performed by a contracted vendor on at least a semiannual basis to ensure Members can access Providers within those specific appointment availability time frames. A review and validation of the survey results received from the vendor are conducted to ensure completeness and accuracy and to resolve any outstanding questions/issues. Communication is mailed to Providers who are non-compliant, requesting a written response with a corrective action plan or dispute of any non-compliance issues.

In addition, average speed of answer, hold times, and call abandonment rates are monitored on an ongoing basis to ensure adequate access to WellCare personnel for Members and Providers. Access and availability are also monitored on an annual basis via the Member satisfaction survey. Network availability data is reported to the QIC on a semiannual basis.

### **Appeals/Concerns/Complaints/Grievances**

WellCare's appeal process includes both standard and expedited reviews and provides objective resolution for Members and Providers who submit a request for review of an adverse determination. The mission of WellCare's Appeals Department is to support the organization's reconsideration process and compliance through the review of all requests for additional review of service and claim denials as well as provide a mechanism for approval and/or payment for overturned decisions. The Appeals Department establishes and maintains procedures for reviewing appeals made by Members, Providers on behalf of Members, appointed representatives or Providers. All appeals are initially reviewed by WellCare. In accordance with federal and state laws, an external appeal mechanism may also be available when WellCare makes an adverse decision. Appeals activities are reported to the Customer Service Quality Improvement Workgroup (CSQIW), UMAC and QIC. If a trend of Medical Necessity or benefit



coverage overturns is identified, then an in-depth review of the decision process will be initiated and an intervention plan implemented as appropriate. In addition, monthly metrics regarding reasons for the appeal and the reasons for the overturn are presented to stakeholders with appeals volume and overturn rates by top Providers (by volume). Appeal trends are monitored and reviewed through ad-hoc workgroups relating to utilization management, claims, processing errors and configuration.

Within the WellCare's Appeals Department, goals are:

- Resolve 95% of appeals within compliance and/or accreditation time frames
- Improve quality of data to facilitate reporting, tracking and trending, and analysis
- Achieve acceptable scores on accreditation, and internal and external audits
- Reduce the volume of unnecessary appeals
- Improve compliance and efficiency through automation whenever possible

Members, practitioners, and Providers are encouraged to contact WellCare to report issues. Concerns may be reported via telephone, the company website or in writing. A thorough review is conducted on all expressions of dissatisfaction received from our Members or authorized representatives on behalf of the Members. Concerns are carefully analyzed and completely resolved; the best interests of the Member are always considered in accordance with WellCare's coverage and service requirements.

Issues are documented in a common database to enable appropriate classification, timely investigation and accurate reporting of issues to the appropriate Quality committee. Trended data are reviewed on a periodic basis to determine if a need for further action exists, be it WellCare, practitioner, or Provider focused. This data, any identified trends or problem areas, and mitigation strategies to eliminate top reasons for dissatisfaction are reported through UMAC and QIC on a quarterly basis.

### **Member Experience**

WellCare uses information regarding Member experiences as a way to measure Member satisfaction with their healthcare. Sources of data used to evaluate experience include the annual Consumer Assessment of Health Providers and Systems (CAHPS®) survey, the annual Experience of Care and Behavioral Health Outcomes (ECHO®), grievances and appeals.

The Member experience data collected through the CAHPS survey leads to indicators of Member satisfaction including: Getting Needed Care, Getting Appointments and Care Quickly, Customer Service, Care Coordination, Rating of Drug Plan, Getting Needed Prescription Drugs, Flu Vaccination, Pneumonia Vaccination, How Well Doctors Communicate, Customer Service, Rating of Healthcare Quality and Rating of Health Plan. WellCare identifies opportunities for improvement based on the information collected through the CAHPS survey, the ECHO survey, appeals, and grievances.

WellCare contracts with an NCQA-certified survey vendor to conduct the CAHPS on an annual basis. The survey vendor uses the NCQA-required survey techniques and follows the specifications as required by NCQA and CMS. WellCare works with the survey vendor to ensure the data are collected timely and appropriately. The results are then sent to CMS by the survey vendor who, in turn, reports the information to WellCare. CAHPS® results are presented to the UMAC to obtain input from network Providers regarding the needs of the Medicare population served based on any deficiencies and/or areas of opportunity identified. CAHPS results are also presented to the QIC.

### **Provider Experience**

An ongoing analysis of Provider complaints is conducted to evaluate Provider satisfaction. In addition, the Provider network is formally surveyed by a certified vendor on an annual basis to assess Provider satisfaction with WellCare. Results are analyzed and an action plan is developed and implemented to address the areas identified as needing improvement. The results and action plan are presented to the UMAC and QIC for approval and recommendations.

### **Behavioral Health Services**

Behavioral health is integrated in the overall care model. The goals and objectives of the behavioral health activities are congruent with the Population Health Solutions health model and are incorporated into the overall care management model program description.

Special populations such as SMI (Seriously Mentally Ill) adults may require additional services and attention that may lead to the development of special arrangements and procedures with our provider network to arrange for and provide certain services including:

- Coordination of services for Members after discharge from state and private facilities to integrate them back into community. This includes coordination to implement or access services with network behavioral health providers or Community Mental Health Clinics (CMHCs);
- Targeted care management by community mental health providers for adults in the community with a severe and persistent mental illness.

The goals of the Behavioral Health Program mirror those of the Utilization and Care Management Programs. The program is intended to decrease fragmentation of healthcare service delivery; facilitate appropriate utilization of available resources; and optimize Member outcomes through education, care coordination and advocacy services for the compromised populations served. It is a collaborative process using a multidisciplinary, Member-centered model that integrates the delivery of care and services across the care continuum. It supports the Institute for Healthcare Improvement's Triple Aim objectives, which include:

- Improving the patient experience of care (including quality and satisfaction);
- Improving the health of populations; and

- Reducing the per capita cost of healthcare.

### **Utilization Management**

Utilization Management (UM) is an ongoing process of assessing, planning, organizing, directing, coordinating, monitoring and evaluating the utilization of healthcare services. The UM Program is a multidisciplinary, comprehensive approach and process to manage resource allocation. The UM process influences systematic monitoring of Medical Necessity and quality, and maximizes the cost effectiveness of the care and service provided to Members. Integral factors in the UM process include:

- Consideration of individual Member clinical needs, including those identified with special healthcare needs, cultural characteristics, safety, and preferences
- An available and accessible care delivery system
- A diverse network of qualified Providers
- Clinically sound, evidence-based medical/behavioral health necessity decision-making tools to facilitate the consistent application of criteria for appropriate utilization of available resources in an efficient and effective manner
- Available and applicable plan benefits

The scope of the UM Program includes an overview of policies, procedures and operation processes related to the delivery of medical care, behavioral healthcare, dental care, and pharmaceutical management, including services and physicians who have an impact on the provision of healthcare. This includes the evaluation of Medical Necessity and the efficient use of medical services, procedures facilities, specialty care, inpatient and outpatient care, home care, skilled nursing services, ancillary services and pharmaceutical services.

The UM Program processes include components of prior authorization as well as prospective, concurrent and retrospective review activities, each of which are designed to provide for an evaluation of healthcare and services based on the Member's coverage and the appropriateness of such care and services and to determine the extent of coverage and payment to Providers of care. WellCare does not reward its network Providers or its employees who perform utilization reviews, including those of the delegated entities, for denials. No one is compensated or otherwise given incentives to encourage denials. Utilization denials (adverse determinations) are based on lack of Medical Necessity or lack of covered benefits. As part of the UM Program, performance measurement data regarding under utilization and overutilization, readmissions, and admissions are all monitored and reported to QIC or the appropriate subcommittee.

The multidisciplinary staff and practitioners employed by WellCare Corporate conduct UM activities within their legal scope of practice as identified by licensure standards.

### **Population Health Management**

Population Health Management (PHM) allows for the assessment of the characteristics and needs of the entire membership with the goal of determining actionable categories for appropriate intervention. The results of the assessment and stratification of members allow the Plan to develop its strategy guide to improve the quality of life of its members. The population assessment is conducted annually by collecting, stratifying, and integrating various data sets and programs to assess its member's needs across the entire membership. The population assessment is used to:

- Assess the characteristics and needs of its member population including social determinants of health
- Identify and assess sub-populations
- Assess the needs of child and adolescent members
- Assess the needs of members with disabilities
- Assess the needs of members with serious and persistent mental illness (SPMI)
- Stratify the members into one of the following focus areas:
  - Keeping Members Healthy
  - Managing Members with Emerging Risk
  - Patient Safety or Outcomes Across Settings
  - Managing Multiple Chronic Illnesses
- Review and update PHM activities to address member needs in each of the focus areas
- Review and update PHM resources to address member needs in each of the focus areas
- Review community resources for integration into program offerings to address member needs for each of the focus areas
- Identify and address members' social determinants of health in each of the focus areas

Annually, the Plan:

- Updates the Population Health Strategy Guide
- Measures the effectiveness of its PHM programs for each focus area
- Improves current programs and/or develop new programs based on the assessment findings
- Update the Population Health Program Catalog with new/changed programs

### **Care Management**

The mission of the Care Management Department is to educate Members and coordinate timely, cost-effective, integrated services for the individual health needs of Members to promote positive clinical outcomes. Integrated program components include complex care management, disease management, behavioral health management and transitional case management. Care Management uses multiple data sets to identify and treat high-risk Members. This department employs a multidisciplinary population health model to approach outlying Members from a variety of perspectives.

Care Management monitors the participation rate of Members being managed, the Members' satisfaction with Care Management, Members' utilization of services, readmission rates, admission rates and high-volume service utilization. Care Management also reviews continuity of care between the Member's behavioral healthcare services and their medical care services, for those Members who are receiving both. Care Management data is reported to UMAC and QIC on a quarterly basis.

### **Model of Care**

WellCare identifies, support, and engages our most vulnerable Members at any point in their healthcare continuum to help them achieve an improved health status. WellCare provides services in a Member-centric fashion. WellCare's objectives for serving Members with complex and special needs include, but are not limited to:

- Completion of an annual population assessment to identify the needs of the population and subpopulations, so Care Management processes and resources can be updated to address Member needs
- Promotion of preventive health services and the management of chronic diseases through disease management programs that encourage the use of services to decrease future morbidity and mortality in Members
- Conducting of comprehensive assessments that identify Member needs and barriers to care
- Coordination of transitions of care for Members with complex and special needs to assist in navigating the complex healthcare system and accessing Provider, public and private community-based resources
- Improvement of access to primary and specialty care for Members with complex health conditions so they receive appropriate services
- Consultation with appropriate specialized healthcare personnel when needed such as medical directors, pharmacists, social workers and behavioral health professionals, etc.
- Ensuring that Members' socioeconomic barriers are addressed

The Model of Care Program effectiveness will be evaluated by WellCare through the identification of objective, measureable and population-specific quality indicators. Indicator data are collected on a routine and ad hoc basis; outcomes are analyzed; interventions are implemented for goal attainment; and reports are generated. Data collection follows protocols established in approved policies and/or program designs. Data sources include administrative data such as claims, survey data, medical record documentation, or a combination of sources. There is a documented systematic step sequence for administrative data collection. Standardized tools are developed for use with any manual data collection such as extraction of data from medical records. Statistically valid sampling techniques are used as appropriate.

WellCare has established performance outcomes for the SNP plan to evaluate and measure the quality of care, quality outcomes, service and access for Members. For each metric, benchmarks have been established based on evidenced-based medicine found in current literature, standards and guidelines. Root cause analysis is conducted and interventions

identified for each indicator that falls below the desired value. The analysis, process improvement plan, implementation of interventions and improvements will be reported to the QIC for review, feedback and approval.

### **Patient Safety**

The QI Program places emphasis on patient safety. The goals for incorporation of patient safety into the QI Program are to:

- Promote patient safety as an integral component of healthcare delivery
- Reduce instances of potential quality of care issues that put Member safety at risk

WellCare's objectives in focusing on patient safety are to:

- Inform Members and Providers regarding WellCare's progress toward patient safety initiatives
- Encourage the practitioner and Provider community to adopt processes to improve safe clinical practices
- Promote Members to be participants in the delivery of their own safe healthcare
- Communicate patient safety best practices

The scope of the Patient Safety Plan encompasses review of medical and pharmaceutical care and also administrative issues, such as provider and patient interactions. The source of data to monitor aspects of patient safety could encompass, but is not limited to:

- Practitioner-to-practitioner communication
- Office site visit review results
- Medical record review findings
- Clinical Practice Guideline compliance
- Potential QOC (PQOC) tracking/trending
- Concurrent review during the Utilization Management process
- Identification of potential trends in underutilization and overutilization
- Care and Disease Management Program participation
- Pharmaceutical management practices
- Member communication
- Provider/practitioner actions to improve patient safety

All Member demographic groups, care settings and types of services are included in patient safety activities.

### **Continuity and Coordination of Care**

WellCare, in accordance with federal and state regulations, ensures that its Members' care is directed and coordinated by a primary care physician (PCP). WellCare also complies with CMS requirements, applicable federal and state regulations, and state-specific Medicaid contracts regarding partnership with network Providers in coordinating appropriate services for Members

requiring continuity and coordination of care. WellCare is responsible for the management, continuity, and coordination between medical and behavioral healthcare for all Members. WellCare's activities encourage the PCP relationship as the Member's Provider "home." This strategy promotes one Provider having comprehensive knowledge of the Member's healthcare needs, whether it is disease or preventive care in nature. Through contractual language and program components, PCPs are educated regarding their responsibilities.

With coordination of care, healthcare interventions can be more consistent with an individual's overall physical and/or behavioral health. There become fewer opportunities for negative medication interactions, side effects, complications and polypharmacy. It promotes patient-centered care, improves a Member's overall physical and mental well-being, decreases hospitalizations, and ensures an appropriate and smooth transition of care. Effective coordination of care depends on clear and timely communication among the PCP, specialist, behavioral health practitioners and facilities. Effective communication allows for better decision making regarding treatment interventions, decreases the potential for fragmentation of treatment and improves Member health outcomes.

Coordination of care is a continual quality process that requires ongoing monitoring and evaluation of the delivery of high-quality, high-value, patient-centered care to Members. WellCare uses a variety of mechanisms to monitor continuity and coordination of care. In addition, WellCare works collaboratively with medical and behavioral health practitioners to monitor and improve coordination between medical and behavioral healthcare. These areas include but are not limited to:

Specific Area Monitored	Description of Monitor	Frequency
Coordination Between PCP & Specialist	HEDIS® – Comprehensive Diabetes Care – Retinal Eye Exam (CDC)	Annual
Transition of Care to PCP or Specialist After Hospitalization	Outpatient Visit Within 30 Days of Inpatient Discharge	Annual
Transition of Care from Inpatient Setting to Outpatient Setting	HEDIS – Medication Reconciliation Post-Discharge (MRP)	Annual
Transition After Higher Level of Care (ER or Inpatient) to Pharmacotherapy Maintenance	HEDIS – Pharmacotherapy Management of COPD Exacerbation – Bronchodilators & Systemic Corticosteroids (PCE)	Annual
Exchange of Information	Provider Satisfaction Survey – Receipt of Feedback/Reports from Behavioral Health Clinicians for Mutual Patients	Annual
Exchange of Information	Provider Satisfaction Survey – Sending of Feedback/Reports to Medical Physicians for Mutual Patients	Annual
Appropriate Diagnosis, Treatment, and Referral of Behavioral Disorders Commonly Seen in Primary Care	HEDIS® – Antidepressant Medication Management – Acute Phase (AMM)	Annual

Appropriate Diagnosis, Treatment, and Referral of Behavioral Disorders Commonly Seen in Primary Care	HEDIS – Antidepressant Medication Management – Continuation Phase (AMM)	Annual
Appropriate Use of Psychotropic Medications	HEDIS – Potentially Harmful Drug-Disease Interactions in the Elderly – History of Falls + Prescription of Anticonvulsants, Nonbenzodiazepine Hypnotics, SSRIs, Antiemetics, Antipsychotics, Benzodiazepines or Tricyclic Antidepressants (DDE)	Annual
Appropriate Use of Psychotropic Medications	HEDIS – Potentially Harmful Drug-Disease Interactions in the Elderly – Dementia + Prescription of Antiemetics, Antipsychotics, Benzodiazepines, Tricyclic Antidepressants, H <sub>2</sub> Receptor Antagonists, Nonbenzodiazepine Hypnotics, or Anticholinergic Agents (DDE)	Annual
Primary or Secondary Preventive Behavioral Healthcare Program Implementation	Depression Screening for Members with a Chronic Health Condition	Annual
Special Needs of Members with Severe and Persistent Mental Illness	HEDIS – Diabetes Screening for People with Schizophrenia or Bipolar Disorder Who are Using Antipsychotic Medications (SSD)	Annual
Special Needs of Members with Severe and Persistent Mental Illness	HEDIS – Diabetes Monitoring for People with Diabetes and Schizophrenia (SMD)	Annual

### Clinical Indicators and Initiatives

Health Effectiveness Data and Information Set (HEDIS), Health Outcomes Survey (HOS) and Star Ratings may be used as performance indicators for clinical improvement.

### HEDIS®

HEDIS is a tool used by 90% of the health plans to measure performance on important dimensions of care and service. Although HEDIS includes over 90 measures across six domains of care, the number of measures each health plan reports may vary according to contractual or federal standards. HEDIS results are accessible to the public and widely accepted as a means to objectively compare the performance of health plans. WellCare integrates data from multiple sources to produce clinically relevant data on an ongoing basis for quality reporting. WellCare utilizes an NCQA-certified software system for HEDIS data reporting.



that allows information to be entered electronically and extracted on a monthly, quarterly and annual basis. This software allows WellCare to use the data for other quality studies as needed.

On a monthly basis, the system is refreshed and WellCare reviews the volume of data by submitter to ensure data are coming in and are being captured for quality reporting. In addition, HEDIS reports are run monthly and HEDIS Provider Profiles are produced which track and trend Provider HEDIS rates. This enables WellCare to conduct follow-up with high-volume and other key Providers/Provider groups for education regarding HEDIS rates, benchmarking for comparison to peers, the overall plan rate and the NCQA thresholds.

WellCare contracts with an NCQA-certified HEDIS auditing organization, who conducts the annual HEDIS audit using NCQA's standardized audit methodology. The external HEDIS auditor adds a higher degree of integrity to HEDIS data and enables WellCare to provide consumers and purchasers with consistent and comparable HEDIS reports. HEDIS results are reported to the Quality Improvement Committee (QIC) at least annually.

### **Health Outcomes Survey (HOS)**

WellCare participates in the collection and evaluation of data related to Members' perception of health status change over a two-year period. Health Outcomes Survey (HOS) results assess the maintenance or improvement of Members health over time. Members report their perceptions of their physical and mental status as being better, the same or worse than expected.

WellCare contracts with an NCQA-certified survey vendor to conduct the Health Outcomes Survey (HOS) on an annual basis dependent upon the cohort of each health plan. HOS data are evaluated to determine areas of needed improvement and the needs of the population served under the Medicare Advantage program. The HOS is used to assess the Member's physical and mental well-being at the beginning and end of a two-year cycle. HOS results are presented to the relevant quality committee to obtain input from Providers. As data are evaluated, initiatives are identified to improve the health outcomes of Members. These evaluations, initiatives, and the data are presented to the relevant quality committee at least annually.

### **Star Ratings**

WellCare participates in the collection and evaluation of data related to the Member's clinical outcome on selected measures (HEDIS®), the Member's perception of health improvement or non-improvement during a two-year period (HOS), and the Member's perception of the quality of care and service rendered by WellCare and their Provider(s) (CAHPS®). Collectively, these three reports along with CMS's Administrative data, which includes Member complaints, appeals and Customer Service data, provide an overview of the quality of care and service rendered by WellCare. Plans are graded by CMS on their performance, and given 1–5 "Stars", based on the performance. One Star indicates a low performance, whereas 5 Stars indicate a high-performance health plan. Each domain is also rated individually. The Star Results are reported to the QIC annually.

## Preventive and Clinical Health Guidelines

WellCare uses Clinical Practice Guidelines (CPGs) to help practitioners and Members make decisions about appropriate healthcare for specific clinical circumstances and behavioral health services.

To provide consistent quality healthcare to Members, WellCare adopts CPGs. While clinical judgment may supersede the CPGs, the guidelines aid Providers with guiding principles centered on procedures, pre-appraised resources and informational tools to assist in applying evidence from research in the care of individual Members and populations. The CPGs are based on medical evidence and are relevant to the population served. The guidelines support quality and efficiency of care by establishing guidance to improve care for behavioral health, chronic disease and preventive care. CPGs are reviewed annually to include the most recent immunization tables released annually by the Centers for Disease Control & Prevention (CDC).

When there are differing opinions noted by national organizations, WellCare will default to the Member's benefit structure as deemed by state contracts and Medicaid and Medicare regulations. If there is no specific language pertaining to the topic, WellCare will default (in order) to the following:

1. National Committee for Quality Assurance (NCQA);
2. United States Preventive Services Task Force (USPSTF), National Quality Strategy (NQS), Agency for Healthcare Research and Quality (AHRQ);
3. Specialty associations, colleges, societies, etc. (e.g., American Academy of Family Physicians, American Congress of Obstetricians and Gynecologists, American Cancer Society, etc.).

WellCare adopts guidelines from recognized sources or feedback of board-certified practitioners from appropriate specialties that would use the guideline. Evidence of appropriate specialties involvement may also come through participation on a committee or consideration of comments from practitioners to whom guidelines were circulated.

CPGs are posted on the WellCare website, in the Provider section, as well as distributed via newsletters and Provider Manuals.

Medical Record Review is one aspect of Provider oversight conducted to assess and improve the quality of care delivered to Members and the documentation of such care. The focus of the review may include, without limitation, patient safety issues, clinical and/or preventive guideline compliance, overutilization and underutilization of services, confidentiality practices, and inclusion of consideration of member input into treatment plan decisions. The review process allows for identification of the Provider's level of compliance achieved with contractual, accreditation, and regulatory standards. Provider training is conducted as needed to facilitate greater compliance in future assessments.

Medical record reviews consist of a general documentation section and an adult preventive care section. In the medical record review, the two sections are reviewed for compliance with the required elements. If a Provider does not attain a composite score of 80% or greater, a corrective action plan and a medical record re-evaluation are required. Information from the medical record review may be used in the recredentialing process, as well as quality activities.

Medical records maintained by Providers must be comprehensive and reflect all aspects of care for each Member. Records are to be maintained in a secured location. Documentation in the Member's medical record is to be completed in a timely, legible, current, detailed and organized manner that conforms to good professional medical practice. Records must be maintained in a manner that permits effective, professional medical review and medical audit processes, and facilitates an adequate system for follow-up treatment.

Complete medical records include, but are not limited to:

- Medical charts
- Prescription files
- Hospital records
- Provider specialist reports
- Consultant and other healthcare professionals' findings
- Appointment records
- Other documentation sufficient to disclose the quantity, quality, appropriateness and timeliness of service provided

Medical records must be signed and dated.

The general documentation requirements for medical records are below. Documentation requirements for adult preventive care are on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Clinical Guidelines* under *Tools* in the *Providers* drop-down menu.

All medical records, including all entries in the medical record, at a minimum must:

- Be neat, complete, clear, and timely and include all recommendations and essential findings in accordance with accepted professional practice.
- Be signed and include the name and profession of the Provider.
- Be legible to readers and reviewing parties.
- Be dated and recorded in a timely manner.
- Include the Member's name (first and last name or identifier) on each page.
- Include the following personal and biographical data in the record:
  - Name
  - Member identifier
  - Date of birth
  - Gender
  - Address

- Home/work telephone numbers
  - Emergency contact name and telephone numbers. This may include next of kin or name of spouse
  - Legal guardianship, if applicable
  - Marital status
  - If not English, the primary language spoken by the Member and, if applicable, any translation or communication needs are addressed.
- Include allergies and adverse reactions to medication.
  - Include a HIPAA-protected health information release.
  - Include a current medication list.
  - Include a current diagnoses/problem list.
  - Include a summary of surgical procedures, if applicable.
  - Include age-appropriate lifestyle and risk counseling.
  - Include screening for tobacco, alcohol or drug abuse with appropriate counseling and referrals, if needed.
  - Include screening for domestic violence with appropriate counseling and referrals, if needed.
  - Include the provision of written information regarding advance directives to adults (18 years and older).
  - Include an assessment of present health history and past medical history.
  - Include education and instructions, verbal, written or by telephone.
  - Include, if surgery is proposed, a discussion with the Member of the Medical Necessity of the procedure, the risks and alternative treatment options available.
  - Include evidence that results of ordered studies and tests have been reviewed.
  - Include consultant notes and referral reports.
  - Include evidence of follow-up visits, if applicable.
  - Include appropriate medically indicated follow-up after hospital discharge and emergency department visits.

A medical record of a clinical encounter/office visit must minimally include:

- Chief complaint
- History and physical examination for presenting complaint
- Treatment plan consistent with findings
- Disposition, recommendations and/or instructions provided

Confidentiality of Member information must be maintained at all times. Records are to be stored securely with access granted to authorized personnel only. Access to records should be granted to WellCare or its representatives without a fee to the extent permitted by state and federal law. Providers should have procedures in place to permit the timely access and submission of medical records to WellCare upon request.

The Member's medical record is the property of the Provider who generates the record. However, each Member or their representative is entitled to one free copy of his or her medical

record. Additional copies shall be made available to Members upon request and Providers may assess a reasonable cost.

WellCare follows state and federal laws regarding the retention of records remaining under the care, custody and control of the physician or healthcare Provider. Information from the medical records review may be used in the recredentialing process as well as quality activities.

For more information on medical records compliance, including but not limited to, confidentiality of Member information and release of records, refer to *Section 8: Compliance* of this Manual.

### **Credentialing and Peer Review**

Credentialing is the process by which peers evaluate an individual applicant's background, education, training, experience, demonstrated ability, patient admitting capabilities, licensure, regulatory compliance and health status (as applicable). This evaluation is performed through primary and secondary source verifications obtained in accordance with regulatory, accreditation, and WellCare's policies and procedures. Information and documentation for individual practitioners or facilities is collected, verified, reviewed and evaluated in order to approve or deny Provider network participation. Approved Providers are assigned a specialty and scope of practice that is consistent with their boards of certification, accredited training or licensure (as applicable). Specialty designations and delineation of scope of services of approved facilities is consistent with recognized industry service standards and/or standards of participation developed by WellCare that may include certification, licensure and/or accreditation, as applicable to Provider type. Recredentialing of a Provider shall be undertaken at least every 36 months. Monitoring and evaluation of the quality and appropriateness of patient care, clinical performance and utilization of resources of Providers are incorporated in the recredentialing process.

WellCare's Medical Director is responsible for peer review activities. Peer review is conducted during the investigation of quality of care or service concerns including potential compromises of Member safety. There are multiple reasons such investigations may be initiated, including adverse/sentinel events, Member complaints, overutilization/underutilization comparisons and coordination/continuity of care statistics. The scope of the review encompasses medical, behavioral and pharmaceutical services as applicable and determines if there is evidence of poor quality.

The WellCare Credentialing and Peer Review Committee is the principal physician committee that reviews and makes recommendations on credentialing, recredentialing and peer review activity for quality of care or conduct issues. The committee is chaired by a Medical Director. Committee membership includes a Credentialing Department designee and at least one participating physician. The Credentialing Committee reports to the Quality Improvement Committee. Credentialing activities are monitored and reported to Credentialing Committee and the Quality Improvement Committee on a quarterly basis.

## Cultural Competency

WellCare recognizes the diversity and specific cultural needs of its Members and has identified measures to meet the cultural needs of its member population. Objectives implemented to facilitate cultural and linguistic needs include:

- Staff and network practitioners and Providers are encouraged to deliver culturally competent services
- Bilingual staff are hired and retained
- Language assistance services are available through a language translation line at no cost to those Members with limited English proficiency
- Member-related materials, including conflict and grievance resolution instructions, are available in languages of commonly encountered membership groups
- The cultural, ethnic, racial and linguistic needs of Members are assessed and identified opportunities to improve Provider network composition are pursued
- Strategies are implemented to recruit and retain a diverse Provider network that meets the cultural needs of the membership
- Complaints, grievances and appeals are reviewed and analyzed for issues identified by Members or other community stakeholders related to the design of activities and initiatives to meet the cultural needs of the population

WellCare makes cultural competency training available via WellCare University for all staff members. The training program identifies methods used to promote addressing Members' preferences, needs and values in a manner that is free from discrimination.

## Delegation

Delegation occurs when WellCare engages another entity to perform administrative and/or clinical functions on behalf of WellCare. Functions that may be delegated include, without limitations, inpatient and outpatient authorizations, denials, concurrent review, care management, disease management, Provider appeals, claims payment, credentialing, network development, Customer Service, billing, sales and marketing, enrollment, quality improvement and any portion of the overall functions listed.

While a function may be delegated to another entity, WellCare retains overall accountability for completion of the tasks delegated. WellCare is responsible for overseeing the delegated entity's compliance with internal WellCare standards and requirements, as well as federal, state and accreditation standards. Delegation oversight activities include but are not limited to:

- Executing written agreements with each delegated entity that specify the activities to be delegated and those to be retained by WellCare, including data reporting standards
- Evaluating the entity's ability to fulfill delegation obligations through review of the entity's programs, policies, procedures and service delivery, including use and handling of

protected health information and other applicable HIPAA privacy and security concerns prior to delegation

- Performing ongoing performance monitoring via review of submitted data reports and overseeing that corrective action is taken, in a timely manner, to address any opportunities for improvement identified
- Completing an annual formalized performance review and re-approving all applicable programs, including the entity's QI Program
- Imposing sanctions or revoking delegation if the entity's performance is inadequate

## Pharmacy and Therapeutics

WellCare provides access to quality, cost-effective medications for eligible Members by maintaining a network of conveniently located pharmacies. An electronic adjudication system efficiently processes prescription drug claims at the point of dispensing to confirm eligibility, make drug and benefit coverage determinations, evaluate for patient safety and adjudicate the claim with the appropriate pharmacy Provider payment. Network contracting and the adjudication of pharmacy claims are managed by a pharmacy benefit manager (PBM), CVS/Caremark™. WellCare's Pharmacy Department ("Pharmacy") has oversight of the PBM for these functions. Pharmacy provides a Medicare Advantage prescription drug formulary that is created and modified through the CVS/Caremark Pharmacy and Therapeutics (P&T) Committee. Pharmacy reviews and responds to all drug exception requests or coverage determinations (DERs) and medication appeals (redeterminations) through a formalized process that uses the drug formulary, prior authorization protocols, and prescriber-supplied documentation. Pharmacy coordinates onsite and telephonic interactions with prescribing providers to evaluate, review, and guide physician prescribing practices through a Provider Education Program (PEP). Emphasis is placed on the quality of care of Members through Medication Therapy Management (MTM) services as well as quality initiatives that include, but are not limited to, Member and prescriber outreach and coordinated efforts with Quality Improvement Organizations (QIOs). Pharmacy data, analysis and interventions are reported to the Pharmacy Quality Oversight Committee (PQOC), P&T Committee, the Utilization Management Medical Advisory Committee (UMAC), and the Quality Improvement Committee.

It is the policy of WellCare for its Pharmacy Department to notify Members who have received a medication affected by a Class 1 and/or a Class 2 retail level recall as well as its authorized prescribers. WellCare's Pharmacy Department shall also notify affected Members and authorized prescribers of market withdrawals.

1. Formulary Services shall receive an alert from one of the following regarding a drug recall or planned market withdrawal:
  - a. The FDA via email ([fda@service.govdelivery.com](mailto:fda@service.govdelivery.com))
  - b. Facts and Comparisons news items ([online.factsandcomparisons.com](https://www.factsandcomparisons.com))
  - c. Pharmaceutical company communications to healthcare professionals

2. Formulary Services shall review the alert to determine if the recall is relevant to WellCare's membership. Wholesale-only drug recalls and withdrawals do not require notification of Providers or Members.
3. Formulary Services shall identify and notify Members who have received the recalled or withdrawn medication in the 90 days prior to the date the notifications were discovered.
4. Formulary Services shall notify authorized prescribers of product recalls and market withdrawals, which include voluntary withdrawals by the manufacturer and those under an FDA requirement.
5. For Class 1 Recalls, Members and authorized prescribers shall be notified within 10 calendar days of the date which WellCare discovers the recall.
6. For Class 2 Recalls, Members and authorized prescribers shall be notified within 30 calendar days of the date which WellCare discovers the recall when affected Members can be identified from batch and lot numbers.
7. For Market Withdrawals, Members and authorized prescribers shall be notified within 30 calendar days of the FDA alert when affected Members can be identified from batch and lot numbers.

## Web Resources

WellCare periodically updates clinical, coverage and preventive guidelines as well as other resource documents posted on WellCare's website. Please check WellCare's website frequently for the latest news and updated documents at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Quality* under *Medicare* in the *Providers* drop-down menu.



## Section 4: Utilization Management, Care Management and Disease Management

### Utilization Management

#### **Overview**

The Utilization Management (UM) Program defines and describes WellCare's multidisciplinary, comprehensive approach and process to manage resource allocation. The UM Program describes the use of the Clinical Services Department's review guidelines, WellCare's adverse determination process, the assessment of new technology and delegation oversight.

The UM program includes components of prior authorization, concurrent and retrospective review activities. Each component is designed to provide for the evaluation of healthcare and services based on Member coverage, appropriateness of such care and services, and to determine the extent of coverage and payment to Providers of care.

WellCare does not reward its employees, practitioners, physicians, or other individuals or entities performing utilization management activities for rendering denial of coverage, services or care determinations. WellCare does not provide financial incentives to encourage or promote underutilization.

WellCare's UM programs are intended to support Members and Providers in the delivery of quality, efficient care and to promote the correct administration of benefits. Treating professionals and their patients are responsible for deciding what care is to be provided. These UM programs are not intended to, and do not, supplant or interfere with the roles of professionals and patients in making care-delivery decisions.

#### **Medical Necessity or Medically Necessary**

*Medically Necessary* services are defined as services that include medical or allied care that is:

- Necessary to protect life, prevent significant illness or significant disability or to alleviate severe pain
- Individualized, specific and consistent with symptoms or confirm diagnosis of the illness or injury under treatment and not in excess of the Member's needs
- Consistent with generally accepted professional medical standards and not experimental or investigational
- Reflective of the level of service that can be provided safely and for which no equally effective and more conservative or less costly treatment is available statewide
- Provided in a manner not primarily intended for the convenience of the Member, the Member's caretaker or the healthcare Provider
- Not custodial care as defined by CMS

For healthcare items and services provided in a hospital on an inpatient basis, “Medically Necessary” also means that such items and services cannot, consistent with the provisions of appropriate medical care, be effectively provided more economically on an outpatient basis or in an inpatient facility of a different type. The fact that a healthcare Provider has prescribed, recommended or approved healthcare items or services does not, in itself, make such items or services Medically Necessary.

Those services furnished in a hospital on an inpatient basis are ones that cannot be effectively furnished more economically on an outpatient basis or in an inpatient facility of a different type would be considered Medically Necessary.

The fact that a Provider has prescribed, recommended or approved medical or allied health goods or services does not, in itself, make such goods or services Medically Necessary or a Covered Service.

### **Prior Authorization**

Prior authorization allows for efficient use of Covered Services by facilitating Members to receive the most appropriate level of care in the most appropriate setting. Prior authorization may be obtained by the Member’s PCP or by a treating specialist or facility to which they were referred. WellCare provides a process in order to make a determination of Medical Necessity and benefits coverage for inpatient and outpatient services prior to services being rendered. Prior authorization requirements apply to pre-service decisions.

Providers may access the authorization look-up tool by going to [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Authorization Lookup* under *Tools* in the *Providers* drop-down menu. Providers may submit requests for authorization by:

- Submitting an online authorization request via WellCare’s secure Provider web portal at [www.wellcare.com](http://www.wellcare.com) (***this option provides faster service***)
- Faxing a properly completed *Inpatient, Outpatient, Durable Medical Equipment (DME) and Orthotic and Prosthetic, or Home Health and Skilled Therapy Services Authorization Request Form*; or
- Contacting WellCare via phone for inpatient notifications and urgent outpatient services.

It is necessary to include the following information in the request for services:

- Member name and identification number
- The requesting Provider’s name, address, WellCare ID number, NPI number, phone and fax numbers
- The recommended servicing Provider’s name, address, WellCare ID number, NPI number, phone and fax numbers
- Diagnosis code(s) and place of service
- Services being requested and *Physician’s Current Procedural Terminology, 4<sup>th</sup> Edition* (CPT-4) code(s)
- Medical history and any pertinent medical information related to the request, including current plan of treatment, progress notes as to the necessity, effectiveness and goals

For the appropriate contact information, refer to the state-specific *Quick Reference Guide* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

All forms are located on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Forms* under *Medicare* in the *Providers* drop-down menu.

### **Organization Determinations**

For all organization determinations, Providers may contact WellCare by mail, phone or fax, or via WellCare's website.

WellCare requires prior authorization and/or pre-certification for:

- All non-emergent and non-urgent inpatient admissions except for routine newborn deliveries
- All non-emergent or non-urgent out-of-network services (except out-of-area renal dialysis)
- Service requests identified in the Medicare authorization guidelines that are maintained within the Clinical Services Department. Refer to the state-specific *Quick Reference Guide* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.
- Failure to obtain authorization prior to an elective or non-emergency service is grounds for denial of a post-service authorization request or claim submission.

For initial and continuation of services, WellCare has appropriate mechanisms to ensure consistent application of review criteria for authorization reviews, which include:

- Medical Necessity – Approved medical review criteria will be referenced and applied
- Inter-rater reliability – A process that evaluates the consistency of decisions made by licensed staff when making authorization decisions and promotes the consistent application of medical review criteria
- Consultation with the requesting Provider when appropriate

**Standard Organization Determination** – An organization determination will be made as expeditiously as the Member's health condition requires, but no later than 14 calendar days after WellCare receives the request for service. An extension may be granted for 14 additional calendar days if the Member requests an extension, or if WellCare justifies a need for additional information and documents how the delay is in the interest of the Member.

**Expedited Organization Determination** – A Member or any Provider may request that WellCare expedite an organization determination when the Member or his or her Provider believes that waiting for a decision under the standard time frame could place the Member's life, health or ability to regain maximum function in serious jeopardy. The determination will be made

as expeditiously as the Member's health condition requires, but no later than 72 hours after receiving the Member's or Provider's request. An extension may be granted for 14 additional calendar days if the Member requests an extension, or if WellCare justifies a need for additional information and documents how the delay is in the interest of the Member.

WellCare's organization determination system provides authorization numbers and effective dates for the authorization and specifies the services being authorized. The requesting Provider will be notified of the authorization verbally via telephone or by fax.

In the event of an adverse determination, WellCare will notify the Member and the Member's representative (if appropriate) in writing and provide written notice to the Provider. Written notification to Providers will include the UM Department's contact information to allow Providers the opportunity to discuss the adverse determination decision. The Provider may request a copy of the criteria used for a specific determination of Medical Necessity by contacting the Clinical Services' UM Department. The Member may request a copy of the criteria used for a specific determination of Medical Necessity by contacting Customer Service.

#### **Prior Authorization for Members Enrolled in a Point-of-Service Plan**

The POS option allows Members covered by certain WellCare products to use Providers outside of the WellCare network, at an additional cost. The Member will pay more to access services outside the network, except for emergency services. Preservice evaluation (preservice authorization) is recommended for non-emergency out-of-network services covered under the Member's POS benefit. The Provider referring for out-of-network treatment must inform the Member that there is a higher cost-sharing when using the Member's POS benefit.

In the following circumstances the Provider or Member should request a preservice evaluation (preservice authorization) so that the POS benefit Cost Share does not apply:

- Network inadequacy
- Transition of Care (TOC) period for new Members
- Continuation of Care
- If the network panel is closed

Contact WellCare's UM department via Provider Services for any questions pertaining to the POS option by referring to the state-specific *Quick Reference Guide* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

#### **Notification**

Notifications are communications to WellCare with information related to a service rendered to a Member, or a Member's admission to a facility. Providers are required to notify WellCare when Members receive care in any of the following settings:

- Acute Care Hospitals, including Critical Access Hospitals and Behavioral Health Hospitals;
- Inpatient Rehabilitation Facilities;

- Long-Term Acute Care Hospitals; or
- Skilled Nursing Facilities

A notification enables WellCare to log the admission and follow up with the facility to receive clinical information. Notification can be submitted by fax or phone, or via the secure, online portal at [www.wellcare.com](http://www.wellcare.com) for registered Providers. The notification information should include Member name, date of birth, and member ID; facility name and admitting diagnosis.

WellCare requires Providers to notify WellCare by the next business day of a Member's observation or inpatient admission to a hospital. Failure to notify WellCare of admission by the next business day may result in a denial of the inpatient authorization and/or claim.

### **Concurrent Review**

WellCare facilitates the oversight and evaluation of Members when admitted to hospitals, rehabilitation centers and skilled nursing facilities (SNF). This oversight includes reviewing continued acute care stays to promote appropriate utilization of healthcare resources and to promote quality outcomes for Members.

WellCare provides oversight when Members receive acute care services in facilities mentioned above to determine the initial/ongoing Medical Necessity, appropriate level of care and appropriate length of stay, and to facilitate a timely discharge.

Concurrent review is initiated after WellCare is notified of the admission. Subsequent reviews are based on the severity of the individual case, needs of the Member, complexity, treatment plan and discharge planning activity. The continued length of stay will be reviewed in accordance with appropriate Medical Necessity criteria in order to:

- Promote the delivery of services in a timely and efficient manner.
- Promote meeting established standards of quality care.
- Implement timely and efficient transfer to a lower level of care when clinically indicated and appropriate.
- Complete timely and effective discharge planning.
- Identify referrals appropriate for DM or quality-of-care review.
- Identify cases appropriate for follow up by the CM/service coordinator.

Concurrent review decisions are made using the following criteria:

- Milliman Clinical Guidelines (MCG)
- InterQual™
- WellCare Clinical Coverage Guidelines
- Medical Necessity
- Member benefits
- State Provider Handbooks, as appropriate
- Federal statutes and laws
- Medicare guidelines

These review criteria are used as a guideline. Decisions will take into account the Member's medical condition and comorbidities. The review process is performed under the direction of the WellCare Medical Director.

WellCare will base the frequency of its on-site and/or telephonic review on the clinical condition of the Member. The frequency of the reviews for extension of initial determinations is based on the severity/complexity of the patient's condition, necessary treatment and discharge planning activity including possible placement in a different level of care.

WellCare requests clinical information to support the appropriateness of the admission, continued length of stay, level of care, treatment and discharge plans.

The treating Provider and the facility utilization review staff can provide review information telephonically or via fax.

When a facility determines that a Member no longer needs inpatient care, but is unable to obtain the agreement of the physician, the facility may request a Quality Improvement Organization (QIO) review. Prior to requesting a QIO review, the facility should consult with WellCare.

### **Discharge Planning**

Discharge planning begins upon notification of the Member's inpatient status to facilitate continuity of care, post-hospitalization services, referrals to a SNF or rehabilitation facility, evaluating for a lower level of care and maximizing services in a cost-effective manner. As part of the UM process, WellCare will assist with coordinating the transition of Member care from one level of care to another. The discharge plan will include a comprehensive evaluation of the Member's health needs and identification of the services and supplies required to facilitate appropriate care following discharge from an institutional setting. This will be based on the information received from the institution and/or Provider caring for the Member.

Some of the services involved in the discharge plan include, but are not limited to:

- DME
- Transfers to an appropriate level of care, such as an inpatient nursing rehabilitation (INR) facility, long-term acute care facility (LTAC) or SNF
- Home healthcare
- Medications
- Physical, occupational, or speech therapy (PT, OT, ST)

### **Retrospective Review**

A retrospective review is any review of care or services that have already been provided.

There are two types of retrospective reviews which WellCare may perform:

- Retrospective review initiated by WellCare  
WellCare requires periodic documentation including, but not limited to, the medical record, UB and/or itemized bill to complete an audit of the Provider-submitted coding, treatment, clinical outcome and diagnosis relative to a submitted claim. On request,

medical records should be submitted to WellCare to support accurate coding and claims submission.

- Retrospective review initiated by Providers  
WellCare will review post-service requests for authorization of inpatient admissions or outpatient services only if, at the time of treatment, the Member was not eligible, but became eligible with WellCare retroactively or in cases of emergency treatment and the payer is not known at the time of service.

The review includes making coverage determinations for the appropriate level of services, applying the same approved medical criteria used for the pre-service decisions, and taking into account the Member's needs at the time of service. WellCare will also identify quality issues, utilization issues, and the rationale behind failure to follow WellCare's prior authorization/pre-certification guidelines.

WellCare will give a written notification to the requesting Provider and Member within 30 calendar days of receipt of a request for a UM determination. If WellCare is unable to make a decision due to matters beyond its control, it may extend the decision time frame once, for up to 14 calendar days of the post-service request.

### **Referrals**

Referrals are requests by a PCP for a Member to be evaluated and/or treated by a participating specialty Provider. The PCP must document the reason for the referral and the name of the specialist in the Member's record. The specialist must document receipt of the request for a consultation. WellCare does not require a written referral as a condition of payment for most services. No pre-communication with WellCare is necessary. If Member is using a POS benefit, the Member's PCP should always coordinate care with out-of-network Providers and, if necessary, contact WellCare for approval. The PCP may not refuse to refer to non-network Providers, regardless of medical group or independent practice association affiliation.

### **Criteria for Utilization Management Determinations**

WellCare's UM Department utilizes review criteria that are nationally recognized and based on sound scientific medical evidence. Clinicians with an unrestricted license, professional knowledge and/or clinical expertise in the area actively participate in the discussion, adoption and application of all utilization decision-making criteria on an annual basis.

The UM program uses numerous sources of information including, but not limited to, the following list when making coverage determinations:

- Milliman Clinical Guidelines (MCG)
- InterQual™
- WellCare Clinical Coverage Guidelines
- Medical Necessity
- Member benefits
- State Provider Handbooks, as appropriate
- Federal statutes and laws

- Medicare guidelines
- CALOCUS
- ASAM

WellCare's nurse reviewer and/or Medical Director apply Medical Necessity criteria in the context of the Member's individual circumstance and capacity of the local Provider delivery system. The Medical Director may use his or her clinical judgment in addition to the criteria listed above as circumstances require.

Members and Providers may request a copy of the criteria used for a specific determination of Medical Necessity by contacting Customer Service.

The medical review criteria stated below are updated and approved at least annually by the Medical Director, Medical Advisory Committee and QIC. Appropriate, actively practicing physicians and other Providers with current knowledge relevant to the criteria or scripts being reviewed have an opportunity to give advice or comment on development or adoption of UM criteria and on instructions for applying the criteria.

WellCare will:

- Consistently apply review criteria for authorization decisions
- Consult with the requesting Provider when appropriate

One or more of the following criteria are used when services are requested that require utilization review:

Type of Criteria	Updated
Coverage and Referral Guidelines	Annually
Milliman Clinical Guidelines (MCG)	Annually
InterQual®	Annually
Hayes, Inc. Online™ (Medical Technology)	Ongoing
Medicare Carrier and Intermediary Coverage Decisions	Ongoing
Medicare National Coverage Decisions	Ongoing
Federal Statutes, Laws and Regulations	Ongoing

When applying criteria to Members with more complicated conditions, WellCare will consider the following factors:

- Age
- Comorbidities
- Complications
- Progress of treatment
- Psychological situation



- Home environment, when applicable

WellCare will also consider characteristics of the local delivery system available for specific Members, such as:

- Availability of SNFs, subacute care facilities or home care in WellCare's service area to support the Member after hospital discharge
- Coverage of benefits for SNFs, subacute care facilities or home care when needed
- Local hospitals' ability to provide all recommended services within the estimated length of stay

When WellCare's standard UM guidelines and criteria do not apply due to individual patient (Member) factors and the available resources of the local delivery system, WellCare's Clinical Services staff will conduct individual case conferences with healthcare professionals to determine the most appropriate alternative service for that Member. Clinical accuracy of all organizational determinations and reconsiderations involving Medical Necessity are overseen by a Medical Director.

All new medical technology or experimental and investigational procedures will require review by the Medical Director prior to approval in order to establish guidelines where applicable.

### **Peer Review Requests**

For prior authorization requests, WellCare provides an opportunity for the attending physician or ordering Provider to request a physician discussion prior to issuance of an Adverse Determination. The requesting Provider or facility will have the opportunity to discuss the decision with the peer clinical reviewer within the turnaround time of the prior authorization request. WellCare will provide notification of determination to Providers verbally or via facsimile and notification will include the Utilization Management Department's contact information for requesting a peer-to-peer discussion. WellCare will respond to the request within one business day.

### **Emergency Services**

Emergency Services are covered inpatient and outpatient services that are:

- Furnished by a Provider qualified to furnish emergency services
- Needed to evaluate or stabilize an Emergency Medical Condition

It is WellCare's policy that emergency services are covered:

- Regardless of whether services are obtained within or outside the network of available Providers
- Regardless of whether there is prior authorization for the services. In addition:
  - No materials furnished to Members (including wallet card instructions) may contain instructions to seek prior authorization for emergency services. As noted in the Member Handbook, Members have a right to call **911** at their discretion.
  - No materials furnished to Providers, including contracts, may contain instructions to Providers to seek prior authorization before the Member has been stabilized.

- In accordance with a prudent layperson's definition of "emergency medical condition" regardless of the final medical diagnosis
- Whenever a WellCare Provider or other WellCare representative instructs a Member to seek emergency services within or outside the Member's WellCare plan coverage

WellCare is not responsible for the care provided for an unrelated non-emergency problem during treatment for an emergency situation. For example, WellCare is not responsible for any costs such as a biopsy associated with treatment of skin lesions performed by the attending Provider who is treating a fracture.

### **Transition of Care**

Transition of Care benefits are available temporarily for newly eligible members who are in active treatment or who have a previously approved procedure(s) with a provider not contracted with the plan.

To promote a transition undertaken in an orderly manner that maximizes Member safety and continuity of care, Providers shall cooperate with WellCare for the transition of Members to other participating Providers, and, when applicable, continue providing Covered Services to Members. If a new Member has an existing relationship with a Provider who is not part of WellCare's Provider network, WellCare will permit the Member to continue an ongoing course of treatment by the non-participating Provider during a transitional period of:

- The lesser of the period of active treatment for a chronic or acute medical condition or up to 90 days, or
- The postpartum period for Members in their second or third trimester of pregnancy, or
- When a longer period is required by Laws or Program Requirements.

For Members transitioning to the plan, WellCare will honor any written documentation of prior authorization of ongoing Covered Services for a period of 30 calendar days after the effective date of enrollment.

For all Members, written documentation of prior authorization of ongoing services includes the following, provided that the services were prearranged prior to enrollment with WellCare:

- Prior existing orders
- Provider appointments (e.g., dental appointments, surgeries, etc.)
- Prescriptions (including prescriptions at non-participating pharmacies)

WellCare can delay service authorization if written documentation is not available in a timely manner. Providers may contact the Claims Department for claims payment or claims resolution issues and their Provider Relations representative for rate negotiations.

Members who are acute inpatients at the time of disenrollment from WellCare will be covered by WellCare throughout the acute inpatient stay. However, WellCare will not be responsible for any discharge needs the Member may have.

### **Continuity of Care**

When a Member is in active treatment with a provider who is not part of WellCare's Provider network, WellCare will permit the Member to continue the ongoing course of treatment with the non-participating provider until the treatment concludes, or the member has stabilized, and it is clinically appropriate for the Member to transition to an in-network Provider, if one is available.

### **Continued Care with a Terminated Provider**

When a Provider terminates participation in WellCare's network, or is terminated by WellCare without cause, WellCare will provide coverage for Members in active treatment to continue either through the completion of their condition (up to 90 calendar days) or until the Member selects a new Provider.

Care provided after termination shall continue under the same terms, conditions and payment arrangements as in the terminated contract.

If an obstetrical Provider terminates network participation without cause and requests an approval for continued coverage for treatment for a pregnant Member who is in treatment, the Member will be permitted to continue receiving benefits for that care until the Member's postpartum visit is completed.

If a Provider's network participation is terminated by WellCare for cause, WellCare may direct the Member immediately to another participating Provider for continued services and treatment, and may deny coverage for further services received from the terminated provider.

### **Provider Network**

WellCare maintains and monitors a panel of PCPs from which the Member may select a personal PCP. All Members may select and/or change their PCP to another PCP participating in WellCare's Medicare Advantage network, without interference. WellCare requires Members to obtain a referral before receiving specialist services and has a mechanism for assigning PCPs to Members who do not select one. WellCare will also:

- Make available a network of Providers to deliver Medically Necessary specialist care.
- Give female Members the option of direct access to a women's health specialist within the network for women's routine and preventive health care services. WellCare will arrange for specialty care outside of WellCare's Provider network when network Providers are unavailable or inadequate to meet a Member's medical needs.
- Have in effect procedures that
  - Establish and implement a treatment plan that is appropriate.
  - Include an adequate number of direct access visits to specialists.
  - Are time-specific and updated periodically.
  - Facilitate coordination among Providers.
  - Consider the Member's input.

### **Second Opinion**

Members have the right to a second surgical/medical opinion in any instance when the Member disagrees with his or her Provider's opinion of the reasonableness or necessity of surgical procedures or is subject to a serious injury or illness. The second surgical/medical opinion, if requested, is to come from a Provider chosen by the Member who may select:

- A Provider who is participating with WellCare, or
- If a network Provider is not available, a non-participating provider located in the same geographical service area of WellCare, who has a Medicare ID.

WellCare will be financially responsible for a second surgical/medical opinion.

Members must inform their PCP of their desire for a second surgical/medical opinion. If a participating WellCare Provider is selected, the PCP will issue a referral to the Member for the visit. If a non-participating provider is required, the PCP will contact WellCare for authorization. Any tests that are deemed necessary as a result of the second surgical/medical opinion will be conducted by participating WellCare Providers. The PCP will review the second surgical/medical opinion and develop a treatment plan for the Member. If the PCP disagrees with the second surgical/medical opinion request for services, the PCP must still submit the request for services to WellCare for an organization determination on the recommendation.

The Member may file an appeal if WellCare denies the second surgical/medical opinion Provider's request for services. The Member may file a grievance if the Member wishes to follow the recommendation of the second opinion Provider and the PCP does not forward the request for services to WellCare.

### **Medicare Quality Improvement Organization Review Process**

A Provider must ensure that Members receive written notification of termination of service from the Provider no later than two calendar days before the proposed end of service for SNFs, Home Health Agencies (HHAs) and Comprehensive Outpatient Rehabilitation Facilities (CORFs). The standard *Notice of Medicare Non-Coverage* letter required by CMS will be issued. This letter includes the date coverage of service ends and the process to request an expedited appeal with the appropriate QIO. Upon notification by the QIO that a Member has requested an appeal, WellCare will issue a *Detailed Explanation of Non-Coverage* that indicates why services are either no longer reasonable or necessary or are no longer covered.

The standardized *Notice of Medicare Non-Coverage* of SNF, HHA and CORF services will be given to the Member or, if appropriate, to the Member's representative, by the Provider of service no later than two calendar days before the proposed end of services. If the Member's services are expected to be fewer than two calendar days in duration, the Provider must notify the Member or, if appropriate, the Member's representative, at time of admission. If the services will be rendered in a non-institutional setting and the span of time between the services exceeds two calendar days, the notice should be given no later than two calendar days prior to termination of the service.

WellCare is financially liable for continued services until two calendar days after the Member receives valid notice. A Member may waive continuation of services if she or he agrees with being discharged sooner than two calendar days after receiving the notice.

Members who desire a fast-track appeal must submit a request for appeal to the QIO, in writing or by telephone, by noon of the first calendar day after the day of delivery of the termination notice or, where a Member receives the *Notice of Medicare Non-Coverage* more than two calendar days prior to the date coverage is expected to end, by noon of the day before coverage ends.

Coverage of Covered Services continues until the date and time designated on the termination notice, unless the Member appeals and the QIO reverses WellCare's decision.

A Member who fails to request an immediate fast-track QIO review in accordance with these requirements may still file a request for an expedited reconsideration with WellCare.

### **Required Notification to Members for Observation Services**

In compliance with the Federal Notice of Observation Treatment and Implication for Care Eligibility Act (NOTICE ACT) effective August 6, 2015, contracted hospitals and critical access hospitals must deliver the Medicare Outpatient Observation Notice (MOON) to any Member who receives observation services as an outpatient for more than 24 hours. The MOON is a standardized notice to a Member informing that the Member is an outpatient receiving observation services and not an inpatient of the hospital or critical access hospital and the implications of such status. The MOON must be delivered no later than 36 hours after observation services are initiated or, if the Member is released from observation less than 36 hours after observation was initiated, then upon the Member's release from observation.

The OMB approved Medicare Outpatient Observation Notice and accompanying form instructions can be found at [www.cms.gov/Medicare/Medicare-General-Information/BN/index.html](http://www.cms.gov/Medicare/Medicare-General-Information/BN/index.html).

### **Notification of Hospital Discharge Appeal Rights**

Prior to discharging a Member or lowering the level of care within a hospital setting, WellCare will secure concurrence from the Provider responsible for the Member's inpatient care.

WellCare will ensure that Members receive a valid written notification of termination of inpatient services from the facility according to the guidelines set by Medicare. Hospitals must issue the *Important Message* within two calendar days of admission, obtain signature of the patient or the signature of their authorized representative, and provide a signed follow-up copy to the patient as far in advance of discharge as possible, but not more than two calendar days before discharge. This letter will include the process to request an immediate review with the appropriate QIO.

Members who want an immediate review must submit a request to the QIO, in writing or by telephone, by midnight of the day of discharge. The request must be submitted before the Member leaves the hospital.

If the Member fails to make a timely request to the QIO, she or he may request an expedited reconsideration by WellCare.

Upon notification by the QIO that a Member has requested an immediate review, WellCare will contact the facility, request all relevant medical records and a copy of the executed IM, and evaluate for validity. If, after review, WellCare concurs that the discharge is warranted, WellCare will issue a *Detailed Notice of Discharge* providing a reason why services are either no longer reasonable, necessary or covered.

Coverage of inpatient services continues until the date and time designated on the *Detailed Notice of Discharge*, unless the Member requests an immediate QIO review. Liability for further inpatient hospital services depends on the QIO decision.

If the QIO determines that the Member did not receive valid notice, coverage of inpatient services by WellCare continues until at least two calendar days after valid notice has been received. Continuation of coverage is not required if the QIO determines that the coverage could pose a threat to the Member's health or safety.

The burden of proof lies with WellCare to demonstrate that discharge is the correct decision, either on the basis of Medical Necessity, or based on other Medicare coverage policies. To meet this burden, WellCare must supply any and all information that the QIO requires to sustain WellCare's decision.

If the QIO reverses WellCare's termination decision, WellCare must provide the Member with a new notice when the hospital or WellCare once again determines that the Member no longer requires acute inpatient hospital care.

#### **Availability of Utilization Management Staff**

WellCare's Clinical Services Department provides medical and support staff resources, including a Medical Director, to process requests and provide information for the routine or urgent authorization/pre-certification of services, utilization management functions, Provider questions, comments or inquiries. We are available 24 hours per day, seven days per week, including holidays. WellCare maintains a toll-free number, **1-855-538-0454**, that is staffed by Intake Coordinators/Care Management Coordinators to assist in obtaining services. This allows physicians and Members to obtain authorization for urgent services 24 hours a day, seven days a week.

For more information on contacting the Clinical Services Department via Provider Services, refer to the state-specific *Quick Reference Guide* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

## Care Management Program

### Overview

WellCare offers comprehensive Care Management services to facilitate patient assessment, planning and advocacy to improve health outcomes for patients. Providers must help coordinate the placement and cost-effective treatment of patients who are eligible for WellCare's Care Management Programs. For specific information on Care Management Programs for dual-eligible Members, or Model of Care, see *Section 10: Dual-Eligible Members* in this Manual.

WellCare's Care Management teams are led by specially trained registered nurses and licensed clinical social worker care managers who assess the Member's risk factors, develop an individualized treatment plan, establish treatment goals, monitor outcomes and evaluate the outcome for possible revisions of the care plan.

The care managers work collaboratively with PCPs and specialists to coordinate care for the Member and expedite access to care and needed services.

WellCare's Care Management teams also serve in a support capacity to the PCP and assist in actively linking the Member to Providers, medical services, residential, social and other support services, as needed. Providers may request care management services for any Member.

The care management process begins with Member identification, and follows the Member until discharge from the program. Members may be identified for care management in various ways, including:

- A referral from a Member's PCP
- Self-referral
- Referral from a family member
- Referral from WellCare's internal departments
- After completing a health risk assessment
- Data mining for Members with high utilization

WellCare's philosophy is that the Care Management Program is an integral management tool in providing a continuum of care for Members. Key elements of the care management process include:

- **Clinical Assessment and Evaluation** – A comprehensive assessment of the Member is completed to determine where she or he is in the health continuum. This assessment gauges the Member's support systems and resources and seeks to align them with appropriate clinical needs.
- **Care Planning** – Collaboration with the Member and/or caregiver as well as the PCP to identify the best ways to fill any identified gaps or barriers to improve access and adherence to the Provider's plan of care.
- **Service Facilitation and Coordination** – Working with community resources to facilitate Member adherence with the plan of care. Activities may be as simple as reviewing the plan with the Member and/or caregiver or as complex as arranging services, transportation and follow-up.

- **Member Advocacy** – Advocating on behalf of the Member within the complex labyrinth of the health care system. Care managers assist Members with seeking the services to optimize their health. Care management emphasizes continuity of care for Members through the coordination of care among physicians and other Providers.

Members commonly identified for WellCare’s Care Management Program include:

- **Catastrophic Injuries** – Such as head injury, near drowning, burns
- **Multiple Chronic Conditions** – Multiple comorbidities such as diabetes, chronic obstructive pulmonary disease (COPD), and hypertension, or multiple barriers to quality healthcare (e.g., Acquired Immune Deficiency Syndrome (AIDS))
- **Transplantation** – Organ failure, donor matching, post-transplant follow-up
- **Complex Discharge Needs** – Members discharged home from acute inpatient or SNF s with multiple service and coordination needs (e.g., DME, PT/OT, home health) complicated, non-healing wounds, advanced illness, etc.

Care managers work closely with the Provider regarding when to discharge the Member from the Care Management Program. A Member may be discharged from the Care Management Program if he or she:

- Is meeting primary care plan goals
- Declined additional care management services
- Disenrolled from WellCare
- Is unable to be contacted by WellCare

### **Provider Access to Care Management**

Refer to *Access to Care and Disease Management Programs* in the *Disease Management* section below.

## **Disease Management Program**

### **Overview**

WellCare’s Disease Management (DM) Program is a population-based strategy that involves consistent care across the continuum for Members with certain disease states. Elements of the program include educating the Member about the particular disease and self-management techniques, monitoring the Member for adherence to the treatment plan and consistently using validated, industry-recognized, evidence-based *Clinical Practice Guidelines* by the treatment team and the disease manager.

The DM Program includes the following conditions:

- Asthma
- Coronary Artery Disease (CAD)
- Congestive Heart Failure (CHF)
- Chronic Obstructive Pulmonary Disease (COPD)
- Depression
- Diabetes



- Hypertension (HTN)

Additional programs available include obesity and smoking cessation.

### **Candidates for Disease Management**

WellCare encourages referrals from Providers, Members, hospital discharge planners and others in the health-care community.

Interventions for Members identified vary depending on their level of need and stratification level. Interventions are based on industry-recognized *Clinical Practice Guidelines*. Members identified at the highest stratification levels receive a comprehensive assessment by a DM nurse, disease-specific educational materials, identification of a care plan and goals and follow-up assessments to monitor adherence to the plan and attain goals.

Disease-specific *Clinical Practice Guidelines* adopted by WellCare are on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Clinical Guidelines* under *Tools* in the *Providers* drop-down menu.

### **Access to Care and Disease Management Programs**

WellCare's Transition Needs Assessment (TNA) Program assists new Members in their transition from Medicare or another managed care organization to WellCare. The program involves outreach to these Members prior to their effective date and within the first 30 days of their enrollment. During this outreach, Members are gauged for their healthcare needs including, but not limited to, their primary and specialist Providers, current prescriptions, DME and home health. Members are also screened for eligibility for WellCare's Care Management and Disease Management Programs, and any additional behavioral healthcare needs.

If a Provider would like to refer an established Member as a potential candidate to WellCare's Care Management Programs or would like more information, they may call the care management referral line. For more information on the care management referral line, refer to the state-specific *Quick Reference Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

## Section 5: Claims

### Overview

The focus of WellCare's Claims Department is to process claims in a timely manner. WellCare has established toll-free telephone numbers for Providers to access a representative in the Customer Service Department. For more information on claims submission, refer to the state-specific *Quick Reference Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

### **Updated Electronic Funds Transfer (EFT) and Electronic Remittance Advice (ERA) Process**

WellCare (in partnership with PaySpan®) has implemented an enhanced online Provider registration process for electronic funds transfer (EFT) and electronic remittance advice (ERA) Services.

Once a Provider has registered, this no-cost secure service offers Providers a number of options for viewing and receiving remittance details. ERAs can be imported directly into practice management or patient accounting systems, eliminating the need to rekey remittance data.

Multiple practices and accounts are supported. Providers can reuse enrollment information to connect with multiple payers. Different payers can be assigned to different bank accounts. EOPs can be viewed and/or downloaded and printed from PaySpan's website, once registration is completed.

Providers can register using PaySpan's enhanced Provider registration process at [payspanhealth.com](http://payspanhealth.com). Providers can also view PaySpan's webinar anytime at: [payspan.webex.com](http://payspan.webex.com).

PaySpan Health Support can be reached via email at [providersupport@payspanhealth.com](mailto:providersupport@payspanhealth.com), by phone at **1-877-331-7154** or on the web at [payspanhealth.com](http://payspanhealth.com).

### **Timely Claims Submission**

Unless otherwise stated in the Agreement, Providers must submit Clean Claims (initial, corrected and voided) to WellCare within 180 calendar days from the date of discharge (for inpatient services) or the date of service (for all other services). The start date for determining the timely filing period is the "from" date reported on a CMS-1500 or 837-P for professional claims or the "through" date used on the UB-04 or 837-I for institutional claims.

Unless prohibited by federal law or CMS, WellCare may deny payment of any claim that fails to meet WellCare's submission requirements for Clean Claims or failure to timely submit a Clean Claim to WellCare. A Provider whose claim is denied as described in this paragraph must not bill or accept payment from the Member for the services in question.

The following items can be accepted as proof a Clean Claim was submitted timely:

- A clearinghouse electronic acknowledgement indicating claim was electronically accepted by WellCare
- A Provider's electronic submission sheet that contains all the following identifiers:
  - Patient name
  - Provider name
  - Date of service to match Explanation of Benefits (EOB)/claim(s) in question
  - Prior submission bill dates
  - WellCare's product name or line of business

The following items are examples of what is not acceptable as evidence of timely submission:

- Strategic National Implementation Process (SNIP) Rejection Letter
- A copy of the Provider's billing screen

### **Tax ID and National Provider Identifier Requirements**

WellCare requires the payer-issued Tax Identification Number (Tax ID/TIN) and National Provider Identifier (NPI) on all claims submissions, with the exception of atypical Providers (Providers that do not provide healthcare services, and instead provide services such as home and vehicle modifications, taxi services and respite care). Atypical Providers must pre-register with WellCare before submitting claims to avoid NPI rejections.

WellCare will reject claims without the Tax ID and NPI, and such claims will not qualify as Clean Claims. More information on NPI requirements, including the Health Insurance Portability and Accountability Act of 1996's (HIPAA) NPI Final Rule Administrative Simplification, is available on the CMS website at [www.cms.gov/Regulations-and-Guidance/HIPPA-Administrative-Simplification/NationalProvidentStand](http://www.cms.gov/Regulations-and-Guidance/HIPPA-Administrative-Simplification/NationalProvidentStand).

### **Taxonomy**

To increase appropriate adjudication, Providers are encouraged to submit claims with the correct taxonomy code consistent with Provider's specialty and services being rendered. WellCare may reject the claim or pay it at the lower reimbursement rate if the taxonomy code is incorrect or omitted; in such cases, Provider must not bill or accept payment from the Member for the amount denied or reduced by WellCare.

### **Preauthorization number**

If a preauthorization number was obtained from WellCare, the Provider must include this number in the appropriate data field on the claim.

### **National Drug Codes**

WellCare follows CMS guidelines regarding National Drug Codes (NDC). Providers must submit National Drug Codes as required by CMS.

### **Strategic National Implementation Process (SNIP)**

All claims and encounter transactions submitted via paper, direct data entry (DDE), or electronically will be validated for transaction integrity/syntax based on the SNIP guidelines. If a claim is rejected for lack of compliance with WellCare's claim and encounter submission requirements, the rejected claim should be resubmitted within timely filing limits based on the date of service (those limits are described above under "Timely Claims Submission"). For more information on encounters, see the *Encounters Data* section below.

### **Claims Submission Requirements**

Providers using electronic submission shall submit Clean Claims to WellCare or its designee, as applicable, using the HIPAA-compliant 837 electronic format or a CMS 1500/UB-04 (or their successors), as applicable. Claims shall include the Provider's NPI, Tax ID and the valid taxonomy code that most accurately describes the services reported on the claim. The Provider acknowledges and agrees that no reimbursement or compensation is due for a Covered Service, and no claim is complete for a Covered Service, unless performance of that Covered Service is fully and accurately documented in the Member's medical record prior to the initial submission of any claim. The Provider also acknowledges and agrees that at no time shall Members be responsible for any payments to the Provider with the exception of Member expenses or Non-Covered Services, including cases in which payment is denied or reduced as a result of Provider's failure to follow the requirements set forth in this Manual.

For more information on paper submission of claims for Covered Services, see the "Paper Claims Submissions" subsection below, and refer to the state-specific *Quick Reference Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

### **Electronic Claims Submissions**

WellCare accepts electronic claims submission through Electronic Data Interchange (EDI) as its preferred method of claims submission. All files submitted to WellCare must be in the ANSI ASC X12N format, version 5010A, or its successor. For more information on EDI implementation with WellCare, refer to WellCare's *Companion Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Claims* under *Medicare* in the *Providers* drop-down menu.

Because most clearinghouses can exchange data with one another, Providers should work with their existing clearinghouse, or the clearinghouses WellCare uses, to establish EDI with WellCare. For a list of clearinghouses WellCare uses, for information on the WellCare's unique payer identification numbers used to identify WellCare on electronic claims submissions, or to contact WellCare's EDI team, refer to the *Provider Resource Guide* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

### **HIPAA Electronic Transactions and Code Sets**

*HIPAA Electronic Transactions and Code Sets* is a federal mandate that requires healthcare payers such as WellCare, as well as Providers engaging in one or more of the identified

transactions, to have the capability to send and receive all standard electronic transactions using the HIPAA-designated content and format.

To promote consistency and efficiency for all claims and encounter submissions to WellCare, it is WellCare's policy that these requirements apply to all paper and DDE transactions.

All Providers must submit HIPAA-compliant diagnoses codes ICD-10-CM. Please refer to the CMS website for more information about ICD-10 codes at [www.cms.gov](http://www.cms.gov), and the ICD-10 Lookup Tool at [www.cms.gov/medicare-coverage-database/staticpages/icd-10-code-lookup.aspx](http://www.cms.gov/medicare-coverage-database/staticpages/icd-10-code-lookup.aspx) for specific codes.

### **Paper Claims Submissions**

Providers are encouraged to submit claims to WellCare electronically. Claims not submitted electronically may be subject to penalties as specified in the Agreement. For assistance in creating an EDI process, contact WellCare's EDI team by referring to the state-specific *Quick Reference Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

If permitted under the Agreement and until the Provider has the ability to submit electronically, paper claims (UB-04 and CMS-1500, or their successors) must contain the required elements and formatting described below:

- All paper claims must be submitted on original (red ink on white paper) claim forms.
- Any missing, illegible, incomplete or invalid information in any field will cause the claim to be rejected or processed incorrectly.
- Per CMS guidelines, the following process should be used for Clean Claims submission:
  - The information must be aligned within the data fields and must be:
    - On an original red-ink-on-white paper claim form
    - Typed. Do not print, handwrite, or stamp any extraneous data on the form
    - In black ink
    - In large, dark font such as, PICA or ARIAL, and 10-, 11- or 12-point type
    - In capital letters
  - The typed information must not have:
    - Broken characters
    - Script, italics or stylized font
    - Red ink
    - Mini font
    - Dot matrix font

For additional information published by CMS, see the CMS UB-04 Fact Sheet: <https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/837I-FormCMS-1450-ICN006926.pdf>

CMS-1500 Fact Sheet

<https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/837P-CMS-1500.pdf>

## **Claims Processing**

### **Readmission**

WellCare may choose to review claims as it deems appropriate, based on data analysis. WellCare may review hospital admissions on a specific Member if it appears that two or more admissions are related based on the data analysis. Based upon the claim review (including a review of medical records if requested from the Provider), WellCare will apply its readmission policy and make all appropriate adjustments to the claim, including recovery of payments which are not supported by the medical record.

### **Pre-Admission Services Payment Policy**

WellCare will not reimburse outpatient services provided within the three calendar days prior to an inpatient admission (including, but not limited to: outpatient services followed by admission before midnight of the following day, preadmission diagnostic services and other preadmission services). WellCare will apply this policy regardless of the status of the outpatient Provider/facility, including (but not limited to) cases in which preadmission services were performed by an outpatient Provider/facility that (i) is the same as the inpatient Provider/facility; (ii) is an affiliate of the inpatient Provider/facility; (iii) bills under the same tax identification number as the inpatient Provider/facility; (iv) is part of the same hospital system/facility as the inpatient Provider; or (v) is owned by the same corporate parent as the inpatient Provider/facility.

### **Disclosure of Coding Edits**

WellCare uses claims editing software programs to assist in determining proper coding for Provider claims payment. Such software programs use industry standard coding criteria and incorporate guidelines established by CMS such as the National Correct Coding Initiative (NCCI) and the National Physician Fee Schedule Database, the American Medical Association (AMA) and Specialty Society correct coding guidelines, and state-specific regulations. These software programs may result in claim edits for specific procedure code combinations. These claim edits may also result in adjustments to the Provider's claims payment or a request for review of medical records, prior to or subsequent to payment, that relate to the claim. Providers may request reconsideration of any adjustments produced by these claims editing software programs by submitting a timely request for reconsideration to WellCare. A reduction in payment as a result of claim policies and/or processing procedures is not an indication that the service provided is a Non-Covered Service, and thus Providers must not bill or collect payment from Members for such a reductions in payment.

### **Prompt Payment**

WellCare will process claims in accordance with the terms of your provider agreement. We make it a top priority to process claims within 20 calendar days.

### Rate Updates

WellCare implements and prospectively applies changes to its fee schedules and CMS changes to Medicare fee schedules as of the later of:

- The effective date of the change
- 45 days from the date CMS publishes the change on its website

WellCare will not retrospectively apply increases or decreases in rates to claims that have already been processed.

### Coordination of Benefits (COB)

WellCare shall coordinate payment for Covered Services in accordance with the terms of a Member's Benefit Plan, applicable state and federal laws, and applicable CMS guidance. If WellCare is the secondary insurer, Providers shall bill primary insurers for items and services they provide to a Member before they submit claims for the same items or services to WellCare. Any balance due after receipt of payment from the primary payer should be submitted to WellCare for consideration and the claim must include information verifying the payment amount received from the primary payer. COB information can be submitted to WellCare by an EDI transaction with the COB data completed in the appropriate COB elements. Only paper submitters need to send a copy of the primary insurer's explanation of benefits.

WellCare may recoup payments for items or services provided to a Member where other insurers are determined to be responsible for such items and services, to the extent permitted by applicable laws.

Members under the Medicare Advantage line of business may be covered under more than one insurance policy at a time. In the event:

- A claim is submitted for payment consideration secondary to primary insurance carrier, other primary insurance information, such as the primary carrier's EOB, must be provided with the claim. WellCare has the capability of receiving EOB information electronically. To submit other insurance information electronically, refer to the *WellCare Companion Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Claims* under *Medicare* in the *Providers* drop-down menu.
- WellCare has information on file to suggest the Member has other insurance primary to WellCare's, WellCare may deny the claim.
- The primary insurance has terminated, the Provider is responsible for submitting the initial claim with proof that coverage was terminated. If primary insurance has retroactively terminated, the Provider is responsible for submitting the initial claim with proof payment has been returned back to the primary insurance carrier.
- Benefits are coordinated with another insurance carrier as primary and the payment amount is equal to or exceeds WellCare's liability, no additional payment will be made.

Unless the applicable benefit plans (the Benefit Plan issued by WellCare and the benefit document issued by the other payer) or applicable law provide otherwise, the Order of Benefit

Determination grid below for MA Members outlines when WellCare would be the primary or secondary payer:

For North Carolina and Arizona, Medicaid is always the payer of last resort.

**Order of Benefit Determination**

Member	Condition	Pays First (Primary)	Pays Second (Secondary)
Age 65 or older and covered by a group health plan because of work or covered under a working spouse of any age	Employer has 20 or more employees	Other Coverage	WellCare
Age 65 or older and covered by a group health plan because of work or covered under a working spouse of any age	Employer has less than 20 employees	WellCare	Other Coverage
Age 65 or older and covered by a group health plan after retirement	Has Medicare Coverage	WellCare	Other Coverage
Disabled and covered by a large group health plan from work or from a family member working	Employer has 100 or more employees	Other Coverage	WellCare
Has end-stage renal disease (ESRD) and group health plan coverage (including a retirement plan)	First 30 months of eligibility or entitlement to Medicare	Other Coverage	WellCare
Has end-stage renal disease (ESRD) and group health plan coverage (including a retirement plan)	After 30 months	WellCare	Other Coverage
Has end-stage renal disease (ESRD) and group health plan coverage and COBRA coverage	First 30 months of eligibility or entitlement to Medicare	Other Coverage	WellCare
In an accident where no-fault or liability insurance is involved	Entitled to Medicare	Other Coverage	WellCare
Workers' compensation/Job-related illness or injury	Entitled to Medicare	Other Coverage	Non-Covered Medicare service



Member	Condition	Pays First (Primary)	Pays Second (Secondary)
Veteran with Veteran benefits	Entitled to Medicare and Veterans' benefits	Other Coverage	Non-Covered Medicare service
Covered under TRICARE	Service from a military hospital or other federal provider	Other Coverage	Non-Covered Medicare service
Covered under TRICARE	Covered Medicare services not provided by a military hospital or other federal provider	WellCare	Other Coverage
Black lung disease and covered under the Federal Black Lung Program	Entitled to Medicare and Federal Black Lung Program	Other Coverage	WellCare
Age 65 or over or disabled and covered by Medicare and COBRA	Entitled to Medicare	WellCare	Other Coverage

## **Encounters Data**

### **Overview**

WellCare requires all delegated vendors, delegated Providers, and capitated Providers to submit encounter data to WellCare, even if they are reimbursed through a capitated arrangement.

This section is intended to give Providers necessary information to allow them to submit encounter data to WellCare. If encounter data do not meet the requirements set forth in WellCare's government contracts for timeliness of submission, completeness or accuracy, federal and state agencies (e.g., CMS) have the ability to impose significant financial sanctions on WellCare.

### **Timely and Complete Encounters Submission**

Unless otherwise stated in the Agreement, vendors and Providers must *submit* complete and accurate encounter files to WellCare as follows:

- On a weekly basis
- Capitated entities will submit within 10 calendar days of service date
- Non-capitated entities will submit within 10 calendar days of the paid date

The above apply to both corrected claims (error correction encounters) and capitation-priced encounters.

### **Accurate Encounters Submission**

All encounter transactions submitted via DDE or electronically will be validated for transaction integrity/syntax based on the SNIP guidelines per the federal requirements. SNIP levels 1 through 5 shall be maintained. Once WellCare receives a Provider's encounters, the encounters are loaded into WellCare's encounters system and processed. The encounters are subjected to a series of SNIP Edits to ensure that the encounter has all the required information and that the information is accurate.

For more information on Workgroup for Electronic Data Interchange (WEDI™) SNIP Edits, refer to the *Transaction Compliance and Certification* white paper at [www.wedi.org](http://www.wedi.org). For more information on submitting encounters electronically, refer to the *Companion Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Claims* under *Medicare* in the *Providers* drop-down menu.

Vendors are required to comply with any additional encounters validations as defined by CMS.

### **Encounters Submission Methods**

Delegated Providers may submit encounters using several methods: electronically, through WellCare's contracted clearinghouse(s), via DDE or using WellCare's Secure File Transfer Protocol (SFTP) process.

#### **Submitting Encounters Using SFTP Process (*Preferred Method*)**

WellCare accepts electronic claims submission through EDI as its preferred method of claims submission. Encounters may be submitted using WellCare's SFTP and process. Refer to WellCare's ANSI ASC X12 837I, 837P, and 837D Health Care Claim/Encounter Institutional, Professional and Dental Guides for detailed instructions on how to submit encounters electronically using SFTP. For more information on EDI implementation with WellCare, refer to WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Claims* under *Medicare* in the *Providers* drop-down menu.

#### **Submitting Encounters Using DDE**

Delegated vendors and Providers may submit their encounter information directly to WellCare using the DDE portal. The DDE tool can be found on the secure, online provider portal at [www.wellcare.com](http://www.wellcare.com). For more information on free DDE options, refer to the state-specific *Provider Resource Guide* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

### **Encounters Data Types**

There are four encounter types for which delegated vendors and Providers are required to submit encounter records to WellCare. Encounter records must be submitted using the HIPAA-standard transactions for the appropriate service type. The four encounter types are:

- Dental – 837D format

- Professional – 837P format
- Institutional – 837I format
- Pharmacy – NCPDP format

This Manual is intended to be used in conjunction with WellCare’s ANSI ASC X12 837I, 837P and 837D healthcare claim/encounter institutional, professional, and dental guides.

Encounters submitted to WellCare from a delegated Provider can be a new, voided or replaced / overlaid encounter. The definitions of the types of encounters are as follows:

- New Encounter – An encounter that has never been submitted to WellCare previously
- Voided Encounter – An encounter that WellCare deletes from the encounter file and is not submitted to the applicable regulatory agency
- Replaced or Overlaid Encounter – An encounter that is updated or corrected within the system

### **Balance Billing**

Providers shall accept payment from WellCare for Covered Services provided to WellCare Members in accordance with the reimbursement terms outlined in the Agreement. Payment from WellCare for Covered Services constitutes payment in full, with the exception of applicable Member Expenses. For Covered Services, Providers shall not balance-bill Members any amount in excess of the contracted amount in the Agreement. An adjustment in payment as a result of WellCare’s claims policies and/or procedures does not indicate that the service provided is a Non-Covered Service, and Members are to be held harmless for Covered Services.

Providers may not bill Members for:

- The difference between actual charges and the contracted reimbursement amount
- Services denied due to timely filing requirements
- Covered Services for which a claim has been returned and denied for lack of information
- Remaining or denied charges for those services where the Provider fails to notify WellCare of a service that required Prior Authorization
- Covered Services for which payment was reduced as a result of claim editing as described in this Manual
- Covered Services that were not Medically Necessary, in the judgment of WellCare, unless prior to rendering the service the Provider obtains the Member’s informed written consent and the Member receives information that he or she will be financially responsible for the specific services
- Any other instance in which payment for a Covered Service is denied or reduced, in accordance with the Agreement or this Manual, as a result of a Provider not complying with the requirements of the Agreement or this Manual
- Cost share for full-dual DSNP Members with Medicaid secondary coverage

### **Member Expenses and Maximum Out-of-Pocket**

The Provider is responsible for collecting Member Expenses. Providers are not to bill Members for missed appointments, administrative fees or other similar type fees. If a Provider collects

Member Expenses determined by WellCare to exceed the correct amount of Member Expenses, the Provider must promptly reimburse the Member the excess amount. The Provider may determine an excess amount by referring to the Explanation of Payment (EOP).

For MA Benefit Plans, Member Expenses are limited by a maximum out-of-pocket amount. For more information on maximum out-of-pocket amounts, and responsibilities of a Provider to a Member, refer to Section 2 of this Manual: *Provider and Member Administrative Guidelines*.

### **Provider-Preventable Conditions**

WellCare follows CMS guidelines regarding Hospital Acquired Conditions, Never Events and other Provider-Preventable Conditions (collectively, PPCs). Under Section 42 CFR 447.26 (implemented July 1, 2012), these PPCs are non-payable for Medicaid and Medicare. Additional PPCs may be added by individual Medicaid states.

Hospital Acquired Conditions are additional non-payable conditions listed on the CMS website at [www.cms.gov/Medicare/Medicare-Fee-for-Service-Payment/HospitalAcqCond/index.html](http://www.cms.gov/Medicare/Medicare-Fee-for-Service-Payment/HospitalAcqCond/index.html) and include such events as an air embolism, falls and catheter-associated urinary tract infection.

Never Events are defined as a surgical or other invasive procedure to treat a medical condition when the practitioner erroneously performs:

- A different procedure altogether
- The correct procedure but on the wrong body part
- The correct procedure on the wrong patient

CMS updates the Never Events list of procedures annually and WellCare adjusts accordingly.

Providers may not bill, attempt to collect from, or accept any payment from WellCare or the Member for PPCs or hospitalizations and other services related to PPCs.

### **Reopening and Revising Determinations**

A reopening is a remedial action to change a binding determination or decision that resulted in either an overpayment or underpayment, even though the determination or decision was correct based on the evidence of record. A reopening request must be made in writing, clearly stating the specific reason for requesting the reopening.

All decisions to grant reopening are at the discretion of WellCare. See the *Medicare Claims Processing Manual*, Chapter 34, for Reopening and Revision of Claim Determinations and Decisions guidelines. Reopenings are distinct from the Provider appeal and dispute processes.

### **Claims Payment Disputes**

The claims payment dispute process addresses claim denials for issues related to untimely filing, incidental procedures, bundling, unlisted procedure codes, non-covered codes, etc. Claim payment disputes must be submitted to WellCare in writing within 90 calendar days of the date of denial *set forth* in the EOP.

When submitting a dispute, the Provider must provide the following information:

- Date(s) of service
- Member name
- Member ID number and/or date of birth
- Provider name
- Provider Tax ID/TIN
- Total billed charges
- The Provider’s statement explaining the reason for the dispute
- Supporting documentation when necessary (e.g., proof of timely filing, medical records)

To initiate the process, please refer to the state-specific *Quick Reference Guides* located on WellCare’s website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

**Corrected or Voided Claims**

Corrected and/or voided claims are subject to timely claims submission (i.e., timely filing) guidelines.

How to submit a corrected or voided claim electronically:

- Loop 2300 Segment CLM composite element CLM05-3 should be ‘7’ or ‘8’ – indicating to replace ‘7’ or void ‘8’
- Loop 2300 Segment REF element REF01 should be ‘F8’ indicating the following number is the control number assigned to the original bill (original claim reference number)
- Loop 2300 Segment REF element REF02 should be ‘the original claim number’ – the control number assigned to the original bill (original claim reference number for the claim you are intended to replace.)
- Example: REF \*F8\* Wellcare Claim number here~

These codes are not intended for use for original claim submission or rejected claims.

To submit a corrected or voided claim via paper:

- For Institutional claims, the Provider must include WellCare’s original claim number or claim number the Provider is requesting be voided and bill the frequency code per industry standards.

Example:

Box 4 – Type of Bill: the third character represents the “Frequency Code”

3a PAT. CNTL. #				4 TYPE OF BILL
5 MED. REC. #				117
5 FED. TAX NO.	6 STATEMENT COVERS PERIOD FROM	THROUGH	7	

Box 64 – Place the claim number in Box 64

64 DOCUMENT CONTROL NUMBER
298370064

- For Professional claims, the Provider must include WellCare’s original claim number or the claim number the Provider is requesting be voided and bill the frequency code per industry standards. When submitting a corrected or voided claim, enter the appropriate bill frequency code left justified in the left-hand side of Box 22.

Example:

22. RESUBMISSION CODE	ORIGINAL REF. NO.
7 or 8	123456456

Any missing, incomplete or invalid information in any field may cause the claim to be rejected.

**Please note:** If “corrected claim” or “voided claim” is handwritten, stamped or typed on the claim form without the appropriate Frequency Code “7” or “8” on either Institutional or Professional claims along with the reference number as indicated above, the claim will be considered an original first-time claim submission.

The correction or void process involves two transactions:

- The original or claim number the Provider is requesting be voided will be negated – paid or zero payment (zero net amount due to a co-payment, coinsurance or deductible) – and noted “*Payment lost/voided/missed.*” This process will deduct the payment for this claim, or zero net amount if applicable.
- The corrected or voided claim will be processed with the newly submitted information and noted “*Adjusted per corrected bill.*” This process will pay out the newly calculated amount on this corrected or voided claim with a new claim number.

The payment reversal for this process may generate a negative amount, which will be seen on a later EOP than the EOP that is sent out for the newly submitted corrected claim.

**Reimbursement**

WellCare applies the CMS site-of-service payment differentials in its fee schedules for CPT-4 codes based on the place of treatment (physician office services versus other places of treatment).

**Non-Participating Provider Reimbursement**

All services rendered by non-participating providers and facilities require authorization with the exception of family-planning education and counseling, in-office visits for family planning, childhood immunization administration, and emergency transportation and services. Non-participating Providers are reimbursed at not more than 90% of the Medicaid rate in effect on the date of service.

## Surgical Payments

Reimbursement to the surgeon for surgical services includes charges for preoperative evaluation and care, surgical procedures and postoperative care. The following claims payment policies apply to surgical services:

- **Incidental Surgeries/Complications** – A procedure that was performed incidental to the primary surgery will be considered as part of the primary surgery charges and will not be eligible for extra payment. Any complicated procedure that warrants consideration for extra payment should be identified with an operative report and the appropriate modifier. A determination will be made by WellCare’s Medical Director regarding whether the proposed complication merits additional compensation above the usual allowable amount.
- **Admission Examination** – One charge for an admission history and physical from either the surgeon or the physician will be eligible for payment, which should be coded and billed separately.
- **Follow-up Surgery Charges** – Charges for follow-up surgery visits are considered to be included in the surgical service charge, and Providers should not submit a claim for such visits and Providers are not compensated separately. Follow-up days included in the global surgical period vary by procedure and are based on CMS policy.
- **Multiple Procedures** – Payment for multiple procedures is based on current CMS percentages methodologies. The percentages apply when eligible multiple surgical procedures are performed under one continuous medical service, or when multiple surgical procedures are performed on the same day and by the same surgeon.
- **Assistant Surgeon** – Payment for an assistant surgeon and/or a non-physician practitioner for assistant surgery is based on current CMS percentages methodologies. WellCare uses the American College of Surgeons (ACS) as the primary source to determine which procedures allow an assistant surgeon. For procedures that the ACS lists as “sometimes,” CMS is used as the secondary source.
- **Co-Surgeon** – Payment for a co-surgeon is based on current CMS percentages methodologies. In these cases, each surgeon should report his or her distinct, operative work by adding the appropriate modifier to the procedure code and any associated add-on code(s) for that procedure as long as both surgeons continue to work together as primary surgeons. Each surgeon should report the co-surgery only once, using the same procedure code. If additional procedures are performed during the same surgical session, separate code(s) should be reported with the modifier ‘62’ added.

## Modifiers

WellCare follows CMS guidelines regarding modifiers and only reimburses modifiers reimbursed by CMS. Pricing modifier(s) should be placed in the first position(s) of the claim form.

## Allied Health Providers

WellCare follows CMS reimbursement guidelines regarding Allied Health Professionals.

## **Telemedicine**

To the extent provided in the applicable Benefit Plan, telemedicine is a covered plan benefit, subject to limitations and administrative guidelines.

Telemedicine is defined as the practice of healthcare delivery by a practitioner who is located at a site other than the site where a recipient is located, for the purpose of evaluation, diagnosis, or treatment. Telemedicine services provide the Member with enhanced healthcare services, the opportunity to improve health outcomes, and information, when meeting face-to-face is unavailable.

When telemedicine is a covered plan benefit, WellCare reimburses for:

- Practitioners providing telemedicine services licensed within their scope of practice to perform the service.
- Telemedicine services using interactive telecommunications equipment that includes, at a minimum, audio and video equipment permitting two-way, real-time, interactive communication between a recipient and a practitioner.
- Provider must include modifier GT on the CMS-1500 claim form to indicate the delivery method was telemedicine, or modifier GQ to indicate they are billing for store and forward applications.
- For services on or after January 1, 2017, to indicate that the billed service was furnished as telemedicine from a distant site, claims for telemedicine services use Place of Service (POS) 02: Telehealth.

WellCare does not reimburse for:

- Standard phone calls, chart review(s), faxes, or email; in combination or individually, these are not considered telemedicine services.
- Equipment required to provide telemedicine services.

## **Overpayment Recovery**

WellCare strives for 100% payment quality but recognizes that a small percent of financial overpayments will occur while processing claims. An overpayment can occur due to reasons such as retroactive Member termination, inappropriate coding, duplication of payments, non-authorized services, erroneous contract or fee schedule reimbursement, non-covered benefit(s) and other reasons.

WellCare will proactively identify and attempt to correct inappropriate payments. In situations when the inappropriate payment caused an overpayment, WellCare will follow the same methodology used by the CMS Recovery Audit Contractor (RAC) program by limiting its recovery to three years from the last payment date, unless a different approach is required by the Agreement. However, no such time limit shall apply to overpayment recovery efforts which are based on a reasonable belief of fraud or other intentional misconduct, or abusive billing, required by, or initiated at the request of, a state or federal government program or coverage that is provided by a state or a municipality thereof to its respective employees, retirees or Members.



In all cases, WellCare, or its designee, will provide a written notice to the Provider explaining the overpayment reason and amount, contact information and instructions on how to send the refund. If the overpayment results from coordination of benefits, the written notice will specify the name of the carrier and coverage period for the Member. The notice will also provide the carrier address WellCare has on file but recognizes that the Provider may use the carrier address it has on file. The standard request notification provides 45 calendar days for the Provider to send in the refund, request further information or dispute the overpayment. For more information on the CMS RAC, refer to the CMS website at [www.cms.gov/Research-Statistics-Data-and-Systems/Monitoring-Programs/Medicare-FFS-Compliance-Programs/Recovery-Audit-Program/index.html](http://www.cms.gov/Research-Statistics-Data-and-Systems/Monitoring-Programs/Medicare-FFS-Compliance-Programs/Recovery-Audit-Program/index.html).

Failure of the Provider to respond within the above time frames will constitute acceptance of the terms in the letter and will result in offsets to future payments. The Provider will receive an Explanation of Payment (EOP) indicating if the balance has been satisfied. In situations where the overpaid balance has aged more than three months, the Provider may be contacted by WellCare, or its designee, to arrange payment.

If the Provider independently identifies an overpayment, it can send a corrected claim (refer to the corrected claim section of the Manual); contact Provider Services to arrange an offset against future payments; or send a refund and explanation of the overpayment to:

**WellCare Health Plans, Inc.  
Recovery Department  
P.O. Box 31584  
Tampa, FL 33631-3584**

For more information on contacting Provider Services, refer to the state-specific *Quick Reference Guides*, which may be found on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

### **Benefits During Disaster and Catastrophic Events**

In the event of a presidential emergency declaration, a presidential (major) disaster declaration, a declaration of emergency or disaster by a governor, or an announcement of a public health emergency by the Secretary of the United States Department of Health and Human Services – but absent an 1135 waiver by the Secretary – WellCare will:

- Allow Part A/B and supplemental Part C plan benefits to be furnished at specified non-contracted facilities (note that Part A/B benefits must, per 42 CFR 422.204(b)(3), be furnished at Medicare-certified facilities).
- Temporarily reduce WellCare-approved, out-of-network cost sharing to in-network cost sharing amounts.
- Waive the 30-calendar-day notification requirement to Members as long as all the changes (such as reduction of cost sharing and waiving authorization) benefit the Member.

Typically, the source that declared the disaster will clarify when the disaster or emergency is over. If, however, the disaster or emergency time frame has not been closed 30 calendar days from the initial declaration, and if CMS has not indicated an end date to the disaster or emergency, WellCare will resume normal operations 30 calendar days from the initial declaration, unless it communicates via its website or other means that the disaster or emergency provisions will be extended.

#### Disaster and Catastrophic Events Claims Modifiers

Type of Claim	Modifier
An Institutional claim	Condition Code will be DR or Modifier CR
A Professional claim	Modifier will be CR Code

#### **Conducts Investigative Audits**

Quality healthcare is based on accurate and complete medical record documentation. WellCare's Special Investigations Unit (SIU) conducts medical record audits as part of our investigation process. Medical records are requested from the Provider. WellCare's coding auditors, all of whom are certified professional coders, research and pull the federal regulations/guidelines for each Provider specialty. Auditors perform a comprehensive review that includes how the claim was billed and whether the documentation meets basic billing and coding requirements, as well as documentation requirements as established by the Centers for Medicaid & Medicare Services (CMS) and the applicable state guidelines. WellCare's reviews incorporate Local Coverage Determinations (LCDs) and National Coverage Determinations (NCDs), CMS guidelines, federal guidelines and regulations determined by each state.

## Section 6: Credentialing

### Overview

For purposes of *Section 6: Credentialing* in this Manual, all references to “practitioners” shall include Providers providing health or health-related services, including the following: physicians, allied health professionals, hospitals, surgery centers, home health agencies, skilled nursing facilities and other ancillary facilities/healthcare delivery organizations.

Credentialing is the process by which the appropriate WellCare peer review bodies evaluate the credentials and qualifications of practitioners.

This review includes (as applicable to practitioner type):

- Background
- Education
- Postgraduate training
- Certification(s)
- Experience
- Work history and demonstrated ability
- Patient admitting capabilities
- Licensure, regulatory compliance and health status which may affect a practitioner’s ability to provide healthcare
- Accreditation status, as applicable to non-individuals

Practitioners are required to be credentialed prior to being listed as a WellCare-participating network Provider.

The Credentialing Department, or its designee, is responsible for gathering all relevant information and documentation through a formal application process. The practitioner credentialing application must be attested to by the applicant as being correct and complete. The application captures professional credentials and asks for information regarding professional liability claims history and suspension or restriction of hospital privileges, criminal history, licensure, Drug Enforcement Administration (DEA) certification, or Medicare/Medicaid sanctions.

Please take note of the following credentialing process highlights:

- Primary source verifications are obtained in accordance with state and federal regulatory agencies, accreditation, and WellCare policy and procedure requirements, and include a query to the National Practitioner Data Bank.
- Physicians, allied health professionals, and ancillary facilities/healthcare delivery organizations are required to be credentialed in order to be network providers of services to WellCare members.
- Satisfactory site inspection evaluations are required to be performed in accordance with state and federal accreditation requirements.

- After the credentialing process has been completed, a timely notification of the credentialing decision is forwarded to the provider.

Credentialing may be done directly by WellCare or by an entity approved by WellCare for delegated credentialing. In the event that credentialing is delegated to an outside agency, the agency shall be required to meet WellCare's criteria that the credentialing capabilities of the delegated entity clearly meet federal, state accreditation (as applicable) and WellCare requirements.

All Providers or entities delegated for credentialing are to use the same standards as defined in this section. Compliance is monitored on a regular basis, and formal audits are conducted annually. Ongoing oversight includes regular exchanges of network information and the annual review of policies and procedures, credentialing forms and files.

### **Practitioner Rights**

Practitioner Rights are listed below and are included in the application/re-application cover letter.

#### **Practitioner's Right to Be Informed of Credentialing/Recredentialing Application Status**

Written requests for information may be emailed to [credentialinginquiries@wellcare.com](mailto:credentialinginquiries@wellcare.com). Upon receipt of a written request, WellCare will provide written information to the practitioner on the status of the credentialing/recredentialing application, generally within 15 business days. The information provided will advise of any items pending verification, needing to be verified, any non-response in obtaining verifications, and any discrepancies in verification information received compared with the information provided by the practitioner.

#### **Practitioner's Right to Review Information Submitted in Support of Credentialing/ Re-credentialing Application**

The practitioner may review documentation submitted by him or her in support of the application/recredentialing application, together with any discrepant information received from professional liability insurance carriers, state licensing agencies, and certification boards, subject to any WellCare restrictions. WellCare, or its designee, will review the corrected information and explanation at the time of considering the practitioner's credentials for provider network participation or recredentialing.

The provider may not review peer-review information obtained by WellCare.

#### **Right to Correct Erroneous Information and Receive Notification of the Process and Time Frame**

In the event the credentials verification process reveals information submitted by the practitioner that differs from the verification information obtained by WellCare, the practitioner has the right to review the information that was submitted in support of his or her application, and has the right to correct the erroneous information. WellCare will provide written notification to the practitioner of the discrepant information.

WellCare's written notification to the practitioner will include:

- The nature of the discrepant information
- The process for correcting the erroneous information submitted by another source
- The format for submitting corrections
- The time frame for submitting the corrections
- The addressee in the Credentialing Department to whom corrections must be sent
- WellCare's documentation process for receiving the correction information from the provider
- WellCare's review process

### **Baseline Criteria**

Baseline criteria for practitioners to qualify for provider network participation:

**License to Practice** – Practitioners must have a current, valid, unrestricted license to practice.

**Drug Enforcement Administration Certificate** – Practitioners must have a current valid DEA Certificate (as applicable to practitioner specialty), and if applicable to the state where services are performed, hold a current Controlled Dangerous Substance (CDS) or Controlled Substance Registration (CSR) certificate (applicable for M.D., D.O., D.P.M., D.D.S., D.M.D.).

**Work History** – Practitioners must provide a minimum of five years' relevant work history as a health professional.

**Board Certification** – Providers must maintain Board Certification in the specialty being practiced as a provider for WellCare, or must have verifiable educational/training from an accredited training program in the specialty requested.

**Hospital Admitting Privileges** – Specialist practitioners shall have hospital admitting privileges at a WellCare-participating hospital (as applicable to specialty). Primary care providers may have hospital admitting privileges or may enter into a formal agreement with another WellCare-participating Provider who has admitting privileges at a WellCare-participating hospital, for the admission of members.

**Ability to Participate in Medicaid and Medicare** – Providers must have the ability to participate in Medicaid and Medicare. Any individual or entity excluded from participation in any government program is not eligible for participation in any WellCare plan. Existing providers who get restricted from participation in any government program, are subject to immediate termination in accordance with WellCare policy and procedure and the Agreement.

**Providers Who Opt Out of Medicare** – A Provider who opts out of Medicare is not eligible to become a participating Provider. An existing Provider who opts out of Medicare is not eligible to remain as a participating Provider for WellCare.

**Liability Insurance** – WellCare providers (all disciplines) are required to carry and continue to maintain professional liability insurance, unless otherwise agreed by WellCare in writing.

Providers must furnish copies of current professional liability insurance certificate to WellCare, concurrent with expiration.

### **Site Inspection Evaluation**

Site Inspection Evaluations (SIEs) are conducted in accordance with federal, state and accreditation requirements. Focusing on quality, safety and accessibility, performance standards and thresholds were established for:

- Office site criteria
- Physical accessibility
- Physical appearance
- Adequacy of waiting room and examination room space
- Medical/treatment record-keeping criteria

SIEs are conducted for:

- Unaccredited facilities
- State-specific initial credentialing requirements
- State-specific recredentialing requirements
- When complaint is received relative to office site criteria

In those states where initial SIEs are not a requirement for credentialing, there is ongoing monitoring of member complaints. SIEs are conducted for those sites where a complaint is received relative to office site criteria listed above. SIEs may be performed for an individual complaint or quality of care concern if the severity of the issue is determined to warrant an onsite review.

### **Covering Physicians**

Primary care physicians in solo practice must have a covering physician who also participates with, or is credentialed with WellCare.

### **Allied Health Professionals**

Allied Health Professionals (AHPs), both dependent and independent, are credentialed by WellCare. AHPs include, but are not limited to the following:

- Nurse Practitioners
- Certified Nurse Midwives
- Physician Assistants
- Osteopathic Assistants
- Social Workers
- Physical Therapists
- Occupational Therapists
- Audiologists

- Behavioral Health providers

### **Ancillary Healthcare Delivery Organizations**

Ancillary and organizational applicants, must complete an application and, as applicable, undergo an SIE if unaccredited. WellCare is required to verify accreditation, licensure, Medicare certification (as applicable), regulatory status and liability insurance coverage, prior to accepting the applicant as a WellCare participating provider.

### **Recredentialing**

In accordance with regulatory, accreditation, and WellCare policy and procedure, recredentialing is required at least once every 36-months.

### **Office of Inspector General Medicare/Medicaid Sanctions Report**

On a monthly basis, WellCare or its designee accesses the listings from the Office of Inspector General (OIG) List of Excluded Individuals and Entities (LEIE) report of exclusions and reinstatements, for the most current available information. This information is cross-checked against WellCare's network of Providers. If participating Providers are identified as being currently excluded, such providers are subject to immediate termination, in accordance with WellCare policies and procedures and the Agreement.

### **Sanction Reports Pertaining to Licensure, Hospital Privileges or Other Professional Credentials**

On a monthly basis, WellCare, or its designee, contacts state licensure agencies to obtain the most current available information on sanctioned providers. This information is cross-checked against the network of WellCare Providers. If a network provider is identified as being currently under sanction, appropriate action is taken in accordance with WellCare policy and procedure. If the sanction imposed is revocation of license, the Provider is subject to immediate termination. Notifications of termination are given in accordance with contract and WellCare policies and procedures.

In the event a sanction imposes a reprimand or probation, written communication is made to the provider requesting a full explanation, which is then reviewed by the Credentialing Peer Review Committee. The committee makes a determination as to whether the provider should continue participation or whether termination should be initiated.

### **Participating Provider Appeal through the Dispute Resolution Peer Review Process**

WellCare may immediately suspend, pending investigation, the participation status of a provider who, in the sole opinion of WellCare's Medical Director, is engaged in behavior or practicing in a manner that appears to pose a significant risk to the health, welfare or safety of members.

WellCare has a participating provider dispute resolution peer review panel process in the event WellCare chooses to alter the conditions of participation of a provider based on issues of quality of care, conduct or service, and if such process is implemented, may result in reporting to regulatory agencies.

The provider dispute resolution peer review process has two levels. All disputes in connection with the actions listed below are referred to a first-level peer review panel consisting of at least three qualified individuals of whom at least one is a participating provider and a clinical peer of the practitioner that filed the dispute.

The practitioner also has the right to consideration by a second-level peer review panel consisting of at least three qualified individuals of which at least one is a participating provider and a clinical peer of the practitioner that filed the dispute. The second-level panel is comprised of individuals who were not involved in earlier decisions.

The following actions by WellCare entitle the practitioner affected to the provider dispute resolution peer review panel process:

- Suspension of participating provider status for reasons associated with clinical care, conduct or service
- Revocation of participating provider status for reasons associated with clinical care, conduct or service
- Non-renewal of participating provider status at time of recredentialing for reasons associated with clinical care, conduct, service or excessive claims and/or sanction history

Notification of the adverse recommendation, together with reasons for the action, the practitioner's rights, and the process for obtaining the first- and or second-level dispute resolution peer review panel, are provided to the practitioner.

The practitioner has 30 days from the date of WellCare's notice to submit a written request to WellCare. This request must be sent by a nationally recognized overnight carrier or U.S. certified mail, with return receipt, to invoke the dispute resolution peer review panel process.

Upon WellCare's timely receipt of the request, WellCare's Medical Director or his or her designee shall notify the practitioner of the date, time, and telephone access number for the panel hearing. WellCare then notifies the practitioner of the schedule for the review panel hearing.

The practitioner and WellCare are entitled to legal representation at the review panel hearing. The practitioner has the burden of proof by clear and convincing evidence that the reason for the termination recommendation lacks any factual basis, or that such basis or the conclusion(s) drawn therefrom, are arbitrary, unreasonable or capricious.

The dispute resolution peer review panel shall consider and decide the case objectively and in good faith. WellCare's Medical Director, within five business days after final adjournment of the dispute resolution peer review panel hearing, shall notify the practitioner of the results of the first-level panel hearing. In the event the findings are positive for the practitioner, the process concludes and the action against the practitioner's network participation status does not go forward.



In the event the findings of the first-level panel hearing are adverse to the practitioner, the practitioner may access the second-level peer review panel by following the notice information contained in the letter notifying the practitioner of the adverse determination of the first-level peer review panel.

Within 10 calendar days of the request for a second-level peer review panel hearing, the Medical Director or her or his designee shall notify the practitioner of the date, time, and access number for the second-level peer review panel hearing.

The second-level dispute resolution peer review panel shall consider and decide the case objectively and in good faith. The Medical Director, within five business days after final adjournment of the second-level dispute resolution peer review panel hearing, shall notify the practitioner of the results of the second-level panel hearing via certified or overnight recorded delivery mail. The findings of the second-level peer review panel shall be final. The findings of the second-level peer review panel shall be final, except that the provider may pursue applicable dispute resolution rights, if any, in the Agreement.

A practitioner who fails to request the provider dispute resolution peer review process within the time and in the manner specified waives all rights to such review to which he or she might otherwise have been entitled. WellCare may terminate the practitioner and may make the appropriate report to the National Practitioner Data Bank and state licensing agency as appropriate and if applicable.

### **Delegated Entities**

All participating providers or entities delegated for credentialing are to use the same standards as defined in this section. Compliance is monitored on a monthly/quarterly basis and formal audits are conducted annually. Please refer to *Section 9: Delegated Entities* of this Manual for further details.

## Section 7: Reconsiderations (Appeals) and Grievances

### Appeals

#### Provider Retrospective Appeals Overview

This Section 7 applies to Provider issues concerning the Provider's dissatisfaction with denial of payment, where a denial has been issued for reasons such as: no prior authorization, benefits exhausted, service exceeds authorization, days billed exceed authorization, nursery days exceed mother's stay, payment error/not authorized, authorization denied, authorization expired, requires authorization or lack of medical information.

A Provider may appeal a claim or utilization review denial on his or her own behalf by mailing or faxing WellCare a letter of appeal or an appeal form with supporting documentation such as medical records. Appeal forms are located on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Forms* under *Medicare* in the *Providers* drop-down menu.

Providers have 90 calendar days from WellCare's original utilization management review decision or claim denial to file a Provider appeal. Appeals after that time will be denied for untimely filing. If the Provider feels that the appeal was filed within the appropriate time frame, the Provider may submit documentation showing proof of timely filing. Examples of acceptable proof include, but are not limited to: registered postal receipt signed by a representative of WellCare, or a similar receipt from other commercial delivery services or fax submission confirmation.

Upon receipt of all required documentation, WellCare has up to 60 calendar days to review the appeal for Medical Necessity and/or conformity to WellCare guidelines and to render a decision to reverse or affirm. Required documentation includes the Member's name and/or identification number, date of services and reason why the Provider believes the decision should be reversed. Additional required information varies based on the type of appeal being requested. For example, if the Provider is requesting a Medical Necessity review, medical records should be submitted. If the Provider is appealing a denial based on untimely filing, proof of timely filing should be submitted. If the Provider is appealing the denial based on not having a prior authorization, then documentation regarding why the service was rendered without prior authorization must be submitted.

Appeals received without the necessary documentation will not be reviewed by WellCare due to lack of information. If the Provider believes that he/she has adequate medical documentation to support the request for appeal, it is the responsibility of the Provider to provide the requested documentation within 60 calendar days of the lack of medical information denial to review the appeal. Records and documents received after that time will not be reviewed and the appeal will remain closed.

Medical records and patient information shall be supplied at the request of WellCare or appropriate regulatory agencies when required for appeals. The Provider is not allowed to charge WellCare or the Member for copies of medical records provided for this purpose.

### **Provider Retrospective Appeals Decisions**

#### **Reversal of Initial Denial**

If it is determined during the review that the Provider has complied with WellCare protocols and that the appealed services were Medically Necessary, the initial denial will be reversed. The Provider will be notified of this decision in writing.

The Provider may file a claim for payment related to the appeal, if one has not already been submitted. After the decision to reverse the denial has been made, any claims previously denied as a result of the now-reversed denial will be adjusted for payment.

#### **Affirmation of Initial Denial**

If it is determined during the review that the Provider did not comply with WellCare protocols and/or Medical Necessity was not established, the initial denial will be upheld. The Provider will be notified of this decision in writing.

For denials based on Medical Necessity, the criteria used to make the decision will be provided in the letter. The Provider may also request a copy of the clinical rationale used in making the appeal decision by sending a written request to the appeals address listed in the decision letter.

### **Member Reconsideration Process**

#### **Overview**

A Member reconsideration, also known as an appeal, is a formal request from a Member for a review of an action taken by WellCare. With the Member's written consent, a reconsideration may also be filed on the Member's behalf by an authorized representative, or by a physician who has or is currently treating the Member. All appeal rights described in *Section 7* of this Manual that apply to Members will also apply to the Member's authorized representative or a Provider acting on behalf of the Member with the Member's consent.

To request an appeal of a decision made by WellCare, a Member may file a reconsideration request orally or in writing within 60 days from the date of the Notice of Action. If the Member's request is made orally, WellCare will mail an acknowledgment letter to the Member to confirm the facts and basis of the appeal.

Examples of actions that can be appealed include, but are not limited to:

- Denial or limited authorization of a requested service, including the type or level of service
- The reduction, suspension or termination of a previously authorized service
- The denial, in whole or in part, of payment for a service
- The failure to provide services in a timely manner, as defined by CMS

WellCare gives Members reasonable assistance in completing forms and other procedural steps for a reconsideration, including, but not limited to, providing interpreter services and toll-free telephone numbers with TTY/TDD and interpreter capability.

WellCare will assign decision-makers who were not involved in reconsiderations of previous levels of review. When deciding a reconsideration based on lack of Medical Necessity, a grievance regarding denial of expedited resolution of an appeal, or a grievance or appeal involving clinical issues, the reviewers will be healthcare professionals with clinical expertise in treating the Member's condition/disease or will seek advice from professionals with expertise in the field of medicine related to the request.

WellCare will not retaliate against any Provider acting on behalf of or in support of a Member requesting a reconsideration or an expedited reconsideration.

### **Appointment of Representative**

If the Member wishes to use a representative, he or she must complete a *Medicare Appointment of Representative (AOR)* form. The Member and the person who will be representing the Member must sign the AOR form. The form is located on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Forms* under *Medicare* in the *Providers* drop-down menu. Prior to the service(s) being rendered, physicians may appeal on behalf of the Member.

### **Types of Appeals**

A Member may request a standard pre-service, retrospective or expedited appeal.

Standard pre-service appeals are requests for coverage of services that WellCare has determined are not Covered Services, are not Medically Necessary or are otherwise outside of the Member's Benefit Plan. A pre-service appeal must be filed before the Member has received the service.

Retrospective, or post-service, appeals are typically requests for payment for care or services that the Member has already received. Accordingly, a retrospective appeal would never result in the need for an expedited review. These are the only appeals that may be made by the Provider on his or her own behalf.

Only pre-service appeals are eligible to be processed as expedited appeals.

### **Appeal Decision Time Frames**

WellCare will issue a decision to the Member or the Member's representative within the following time frames:

- Standard Pre-Service Request: **30 calendar days (7 calendar days for Pharmacy Appeals)**
- Retrospective Request: **60 calendar days (7 calendar days for Pharmacy Appeals)**
- Expedited Request: **72 hours**

### **Standard Pre-Service and Retrospective Reconsiderations**

A Member may file a reconsideration request either verbally or in writing within 60 calendar days of the date of the adverse determination by contacting the Customer Service Department.

A Member may also present his or her appeal in person (as used here, "in person" also includes appeals conducted via telephone). To do so, the Member must call WellCare Customer Service to advise that the Member would like to present the reconsideration in person. If the Member would like to present her or his appeal in person, WellCare will arrange a time and date that works best for the Member and WellCare. A Member of the management team and a WellCare Medical Director will participate in the in-person appeal.

After the Member presents the information, WellCare will mail the decision to the Member within the time frame specified above, based on the type of appeal.

If the Member's request for reconsideration is submitted after 60 calendar days, then good cause must be shown in order for WellCare to accept the late request. Examples of good cause include, but are not limited to:

- The Member did not personally receive the adverse organization determination notice or received it late.
- The Member was seriously ill, which prevented a timely appeal.
- There was a death or serious illness in the Member's immediate family.
- An accident caused important records to be destroyed.
- Documentation was difficult to locate within the time limits.
- The Member had incorrect or incomplete information concerning the reconsideration process.

### **Expedited Reconsiderations**

To request an expedited reconsideration, a Member or a Provider (regardless of whether the provider participates in WellCare's network) must submit a verbal or written request directly to WellCare. A request to expedite a reconsideration of a determination will be considered in situations where applying the standard procedure could seriously jeopardize the Member's life, health or ability to regain maximum function, including cases in which WellCare makes a less than fully favorable decision to the Member.

A request for payment of a service already provided to a Member is not eligible to be reviewed as an expedited reconsideration.

If a reconsideration is expedited, WellCare will complete the expedited reconsideration and give the Member (and the provider involved, as appropriate) notice of the decision as expeditiously as the Member's health condition requires, but no later than 72 hours after receiving a valid and complete request for reconsideration.

If WellCare denies the request to expedite a reconsideration, WellCare will provide the Member with verbal notification within 24 hours. Within three calendar days of the verbal notification, WellCare will mail a letter to the Member explaining:

- That WellCare will automatically process the request using the 30-calendar-day time frame for standard reconsiderations;
- The Member's right to file an expedited grievance if he or she disagrees with WellCare's decision not to expedite the reconsideration, and providing instructions about the expedited grievance process and its time frames; and
- The Member's right to resubmit a request for an expedited reconsideration, and that if the Member gets any Provider's support indicating that applying the standard time frame for making a determination could seriously jeopardize the Member's life, health or ability to regain maximum function, the request will be expedited automatically.

## **Member Reconsideration Decisions**

### **Reconsideration Levels**

There are five levels of reconsideration available to Medicare beneficiaries enrolled in Medicare Advantage plans after an adverse organization determination has been made. These levels will be followed sequentially only if the original denial continues to be upheld at each level by the reviewing entity:

1. Reconsideration of adverse organization determination by WellCare
2. Reconsideration of adverse organization determination by the independent review entity (IRE)
3. Hearing by an administrative law judge (ALJ), if the appropriate threshold requirements set forth in §100.2 have been met
4. Medicare appeals council (MAC) review
5. Judicial review, if the appropriate threshold requirements have been met

### **Standard Pre-Service or Retrospective Reconsideration Decisions**

If WellCare reverses its initial decision, WellCare will either issue an authorization for the pre-service request or send payment if the service has already been provided.

If WellCare affirms its initial action and/or denial of medical appeals (does not apply to pharmacy appeals), in whole or in part, it will:

- Submit a written explanation for a final determination with the complete case file to the independent review entity (IRE) contracted by CMS. For standard appeals, the IRE has 30 days from receipt of the appeal to issue a final determination.

Once a final determination has been made, the IRE will notify the Member and WellCare. In the event the IRE agrees with WellCare, the IRE will provide the Member further appeal rights.

If the IRE reverses the initial denial, the IRE will notify the Member or representative in writing of the decision. WellCare will also notify the Member or Member's representative in writing that the services are approved along with an authorization number.

### **Expedited Reconsideration Decisions**

If WellCare reverses its initial action and/or the denial, it will notify the Member verbally within 72 hours of receipt of the expedited appeal request followed with written notification of the appeal decision.

If WellCare affirms its initial action and/or denial of medical appeals (does not apply to pharmacy appeals) (in whole or in part), it will:

- Submit a written explanation for a final determination with the complete case file to the independent review entity (IRE) contracted by CMS. The IRE has 72 hours from receipt of the case to issue a final determination.
- Notify the Member of the decision to affirm the initial denial and that the case has been forwarded to the IRE.

Once a final determination has been made, the IRE will notify the Member and WellCare. In the event the IRE agrees with WellCare, the IRE will provide the Member further appeal rights. If the IRE reverses the initial denial, the IRE notifies the Member or representative in writing of the decision.

## **Member Grievances**

### **Provider**

Per CMS guidance, Providers acting on their own behalf are not entitled to file a grievance.

### **Member Grievance Overview**

The Member may file a grievance. With the Member's written consent, a grievance may also be filed on the Member's behalf by an authorized representative (which may include a Provider). All grievance rights described in *Section 7* of this Manual that apply to Members will also apply to the Member's authorized representative (including a Provider acting on behalf of the Member with the Member's consent). If the Member wishes to use a representative, then she or he must complete a *Medicare Appointment of Representative (AOR)* statement. The Member and the person who will be representing the Member must sign the AOR statement. The form is located on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Forms* under *Medicare* in the *Providers* drop-down menu.

Examples of issues that may result in a grievance include, but are not limited to:

- Provider service including, but not limited to:
  - Rudeness by Provider or office staff
  - Refusal to see Member (other than in the case of patient discharge from office)
  - Office conditions
- Services provided by WellCare including, but not limited to:
  - Hold time on telephone
  - Rudeness of staff
  - Involuntary disenrollment from WellCare
  - Unfulfilled requests
- Access availability including, but not limited to:

- Difficulty getting an appointment
- Wait time in excess of one hour
- Handicap accessibility

A Member or a Member's representative may file a standard grievance request either orally (via Customer Service or in person) or in writing within 60 calendar days of the date of the incident or when the Member was made aware of the incident. Contact information for the Grievance Department is on the state-specific *Quick Reference Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

### **Grievance Resolution**

#### **Standard**

A Member or Member's representative shall be notified of the decision as expeditiously as the case requires, based on the Member's health status, but no later than 30 calendar days after the date WellCare receives the verbal or written grievance, consistent with applicable federal law. Unless an extension is elected, WellCare will respond to the grievance either in writing or verbally upon review of the Member's grievance.

An extension of up to 14 calendar days may be requested by the Member or the Member's representative. WellCare may also initiate an extension if the need for additional information can be justified and the extension is in the Member's best interest. In all cases, extensions must be well-documented. WellCare will provide the Member or the Member's representative prompt written notification regarding WellCare's intention to extend the grievance decision.

WellCare's Grievance Department will inform the Member of the determination of the grievance as follows:

- All grievances submitted, either verbally or in writing, will be responded to in writing; and
- All grievances related to quality of care will include a description of the Member's right to file a written complaint with the Quality Improvement Organization (QIO). For any complaint submitted to a QIO, WellCare will cooperate with the QIO in resolving the complaint.

WellCare provides all Members with written information about the grievance procedures/process available to them, as well as the complaint processes. WellCare also provides written information to Members and/or their appointed representative(s) about the grievance procedure at initial enrollment, upon involuntary disenrollment initiated by WellCare, upon the denial of a Member's request for an expedited review of a determination or appeal, upon the Member's request, and annually thereafter. WellCare will provide written information to Members and/or their appointed representatives about the QIO process at initial enrollment and annually thereafter.



The facts surrounding a complaint will determine whether the complaint is for coverage determination, organization determination or an appeal and will be routed appropriately for review and resolution.

### **Expedited**

A Member may request an expedited grievance if WellCare makes the decision not to expedite a plan determination or appeal, or invokes an extension on a plan determination or appeal.

WellCare will respond to an expedited grievance within 24 hours of receipt. The grievance will be conducted to ensure that the decision to not apply an expedited review time frame or extend a review time frame does not jeopardize the Member's health.

WellCare will contact the Member or the Member's representative via telephone with the determination and will mail the resolution letter to the Member or the Member's representative within three business days after the determination is made. The resolution will also be documented in the Member's record.

## Section 8: Compliance

### Overview

- WellCare's Corporate Ethics and Compliance Program, as may be amended from time to time, includes information regarding WellCare's policies and procedures related to fraud, waste and abuse, and provides guidance and oversight as to the performance of work by WellCare, WellCare employees, contractors (including delegated entities) and business partners in an ethical and legal manner. All Providers, including Providers' employees and Providers' subcontractors and their employees, are required to comply with WellCare's Compliance Program requirements. WellCare's compliance-related training requirements include, but are not limited to, the following initiatives:
- HIPAA Privacy and Security Training
  - Summarizes privacy and security requirements in accordance with the federal standards established pursuant to HIPAA and subsequent amendments to HIPAA.
  - Training includes, but is not limited to, discussion on:
    - Proper uses and disclosures of PHI
    - Member rights
    - Physical and technical safeguards
- Fraud, Waste and Abuse (FWA) Training
  - Must include, but is not limited to:
    - Laws and regulations related to fraud, waste and abuse (e.g., False Claims Act, Anti-Kickback Statute, HIPAA, etc.)
    - Obligations of the Provider, including Provider employees and Provider subcontractors and their employees, to have appropriate policies and procedures to address fraud, waste and abuse
    - Process for reporting suspected fraud, waste and abuse
    - Protections for employees and subcontractors who report suspected fraud, waste and abuse
    - Types of fraud, waste and abuse that can occur

Providers, including Provider's employees and/or Provider's subcontractors, must report to WellCare any suspected fraud, waste or abuse, misconduct or criminal acts by WellCare or any Provider, including Provider's employees and/or Provider's subcontractors, or by WellCare Members. Reports may be made anonymously through the WellCare Health Plans, Inc., FWA Hotline at **1-866-678-8355**. Details of the Corporate Ethics and Compliance Program may be found on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *About Us* under *Corporate Information* in the *Corporate* drop-down menu. From this page, select *WellCare Compliance* from the right navigation bar.

### **Marketing Medicare Advantage Plans**

Medicare Advantage plan marketing is regulated by CMS. Providers should familiarize themselves with CMS regulations at 42 CFR Part 422, Subpart V (replacing regulations formerly at 42 CFR 422.80), and the CMS *Managed Care Manual*, Chapter 3, *Medicare Communications*

and Marketing Guidelines (MCMGs), including, without limitation, materials governing “Provider-Initiated Activities” in Section 60.1.

Providers must adhere to all applicable laws, regulations and CMS guidelines regarding MA plan marketing, including, without limitation, 42 CFR Part 422, Subpart V and the MCMGs.

CMS holds plan sponsors such as WellCare responsible for any comparative/descriptive material developed and distributed on their behalf by their contracting Providers. Providers are not authorized to engage in any marketing activity on behalf of WellCare without the prior express written consent of an authorized WellCare representative, and then only in strict accordance with such consent.

### **International Classification of Diseases (ICD)**

ICD-10 is the 10<sup>th</sup> revision of the International Statistical Classification of Diseases and Related Health Problems (ICD), a medical classification list by the World Health Organization (WHO). WellCare utilizes ICD for all diagnosis code validation and follows all CMS mandates for any future ICD changes, which includes ICD-10 or its successor.

All Providers must submit HIPAA compliant diagnoses codes ICD-10-CM. Please refer to the CMS website for more information about ICD-10 codes at [www.cms.gov](http://www.cms.gov), and the ICD-10 Lookup Tool at [www.cms.gov/medicare-coverage-database/staticpages/icd-10-code-lookup.aspx](http://www.cms.gov/medicare-coverage-database/staticpages/icd-10-code-lookup.aspx) for specific codes.

Information on the ICD-10 transition and codes can also be found at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *ICD-10 Compliance* under *News and Education* in the *Providers* drop-down menu.

## **Code of Conduct and Business Ethics**

### **Overview**

WellCare has established a Code of Conduct and Business Ethics that outlines ethical principles to ensure that all business is conducted in a manner that reflects an unwavering allegiance to ethics and compliance. WellCare's Code of Conduct and Business Ethics policy can be found at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *About Us* under *Corporate Information* in the *Corporate* drop-down menu. From this page, select *WellCare Compliance* from the right navigation bar.

### **WellCare's Corporate Ethics and Compliance Program**

The Code of Conduct and Business Ethics is the foundation of iCare, WellCare's Corporate Ethics and Compliance Program. It describes WellCare's firm commitment to operating in accordance with the laws and regulations governing its business and accepted standards of business integrity. All associates, participating Providers and other contractors should familiarize themselves with WellCare's Code of Conduct and Business Ethics. WellCare employees, Members, participating Providers and other contractors of WellCare are encouraged to report compliance concerns and any suspected or actual misconduct by WellCare using the

Compliance Hotline at **1-866-364-1350**. Details of the Corporate Ethics and Compliance Program and how to contact WellCare's Fraud Hotline, may be found on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *About Us* under *Corporate Information* in the *Corporate* drop-down menu. From this page, select *WellCare Compliance* from the right navigation bar.

### **Fraud, Waste and Abuse**

WellCare is committed to the prevention, detection and reporting of healthcare fraud and abuse according to applicable federal and state statutory, regulatory and contractual requirements. WellCare has developed an aggressive, proactive fraud and abuse program designed to collect, analyze and evaluate data in order to identify suspected fraud and abuse. Detection tools have been developed to identify patterns of healthcare service use, including overutilization, unbundling, up-coding, misuse of modifiers and other common schemes.

Federal and state regulatory agencies, law enforcement, and WellCare vigorously investigate incidents of suspected fraud and abuse. Providers are cautioned that unbundling, fragmenting, up-coding and other activities designed to manipulate codes contained in the International Classification of Diseases (ICD), Physicians' Current Procedural Terminology (CPT), the Healthcare Common Procedure Coding System (HCPCS), and/or Universal Billing Revenue Coding Manual as a means of increasing reimbursement may be considered an improper billing practice and may be a misrepresentation of the services actually rendered.

In addition, Providers are reminded that medical records and other documentation must be legible and support the level of care and service indicated on claims. Providers engaged in fraud and abuse may be subject to disciplinary and corrective actions, including, but not limited to, warnings, monitoring, administrative sanctions, suspension or termination as an authorized Provider, loss of licensure, and/or civil and/or criminal prosecution, fines and other penalties.

Participating Providers must be in compliance with all CMS rules and regulations. This includes the CMS requirement that all employees who work for or contract with a Medicaid managed care organization meet annual compliance and education training requirements with respect to FWA. To meet federal regulation standards specific to Fraud, Waste and Abuse (§ 423.504), Providers and their employees must complete an annual FWA training program.

To report suspicions of fraud, waste and abuse, call WellCare's FWA Hotline at **1-866-678-8355**.

### **Confidentiality of Member Information and Release of Records**

Medical records must be maintained in a manner designed to protect the confidentiality of such information and in accordance with applicable state and federal laws, rules and regulations. All consultations or discussions involving the Member or her or his case must be conducted discreetly and professionally in accordance with all applicable state and federal laws, including the privacy and security rules and regulations of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), as may be amended. All Provider practice personnel must be trained on HIPAA Privacy and Security regulations. The practice must ensure there is a

procedure or process in place for maintaining confidentiality of Members' medical records and other PHI as defined under HIPAA; and the practice is following those procedures and/or obtaining appropriate authorization from Members to release information or records where required by applicable state and federal law. Procedures must include protection against unauthorized/inadvertent disclosure of all confidential medical information, including PHI.

Every Provider practice is required to provide Members with information regarding their privacy practices and to the extent required by law, with their Notice of Privacy Practices (NPP). Provider employees who have access to Member records and other confidential information are required to sign a confidentiality statement.

Examples of confidential information include, but are not limited to, the following:

- Medical records
- Communication between a Member and a physician regarding the Member's medical care and treatment
- All personal and/or PHI as defined under the federal HIPAA privacy regulations, and/or other state or federal laws
- Any communication with other clinical persons involved in the Member's health, medical and behavioral care (i.e., diagnosis, treatment and any identifying information such as name, address, Social Security Number (SSN), etc.)
- Member transfer to a facility for treatment of drug abuse, alcoholism, behavioral or psychiatric problem
- Any communicable disease, such as AIDS or HIV testing, that is protected under federal or state law

The NPP informs the patient or Member of their rights under HIPAA and how the Provider and/or WellCare may use or disclose the Member's PHI. HIPAA regulations require each covered entity to provide a NPP to each new patient or Member.

### **Disclosure of Information**

Periodically, Members may inquire as to the operational and financial nature of their health plan. WellCare will provide that information to the Member upon request. Members can request the above information verbally or in writing.

For more information on how to request this information, Members may contact Customer Service using the toll-free telephone number found on the Member's ID card. Providers may contact Provider Services by referring to the state-specific *Quick Reference Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

## Section 9: Delegated Entities

### Overview

WellCare may, by written contract, delegate certain functions under WellCare's contracts with CMS and/or applicable state governmental agencies. These functions include, but are not limited to, contracts for administration and management services, sales & marketing, utilization management, quality management, care management, disease management, claims processing, credentialing, network management, Provider appeals and Customer Service. WellCare may delegate all or a portion of these activities to another entity (a Delegated Entity).

WellCare oversees the provision of services provided by the Delegated Entity and/or subdelegate, and is accountable to the federal and state agencies for the performance of all delegated functions. It is the sole responsibility of WellCare to monitor and evaluate the performance of the delegated functions to ensure compliance with regulatory requirements, contractual obligations, accreditation standards and WellCare policies and procedures.

### Delegation Oversight Process

WellCare's Delegation Oversight Committee (DOC) was formed to provide oversight for all subcontracted vendors where specific services are delegated to an entity. WellCare defines a "delegated entity" as a subcontractor that performs a core function under one of WellCare's government contracts. The Delegation Oversight Committee is chaired by the Director, Corporate Compliance – Delegation Oversight. The committee members include appointed representatives from the following areas: Corporate Compliance, Legal, Shared Services Operations, Clinical Services Organization and a market representative from each Regional Area. The Chief Compliance Officer has ultimate authority as to the composition of the Delegation Oversight Committee membership. The Delegation Oversight Committee holds monthly meetings, or more frequently as circumstances dictate.

Refer to *Section 8: Compliance* of this Manual for additional information regarding compliance requirements.

WellCare ensures compliance through the delegation oversight process and the Delegation Oversight Committee by:

- Validating the eligibility of proposed and existing Delegated Entities for participation in the Medicaid and Medicare programs
- Conducting pre-delegation audits and reviewing the results to evaluate the prospective entity's ability to perform the delegated function
- Providing guidance on written agreement standards with delegated entities to clearly define and describe the delegated activities, responsibilities and required regulatory reports to be provided by the entity
- Conducting ongoing monitoring activities to evaluate an entity's performance and compliance with regulatory and accreditation requirements
- Conducting annual audits to verify the entity's performance and processes support sustained compliance with regulatory requirements and accreditation standards

- Developing and implementing Corrective Action Plans (CAPs) if the Delegated Entity's performance is substandard or terms of the agreement are violated
- Reviewing and initiating recommendations to Senior Management and the Chief Compliance Officer for the revocation and/or termination of those entities not performing to the expectations of the current contractual agreement and regulatory requirements of WellCare's Medicare and Medicaid programs
- Tracking and trending internal compliance with oversight standards, entity performance, and outcomes

## Section 10: Dual-Eligible Members

### Overview

Individuals who have Medicare and Medicaid coverage are called “dual eligible”. For dual eligibles, Medicaid may cover Medicare premiums, Medicare Parts A and B cost share and certain benefits not covered by Medicare.

Dual Eligible Special Needs Plans are a type of Medicare Advantage Benefit Plan that only enrolls dual-eligible Members. These Benefit Plans provide a coordinated Medicare-Medicaid benefit package that may offer more coordinated or integrated care than a regular Medicare Advantage plan.

### Types of Dual-Eligible Members

Medicare Savings Programs (MSP) are Medicaid administered programs for individuals on Medicare who have limited income and resources. There are multiple MSP eligibility categories, and the categories are based upon the beneficiary’s income and asset levels as well as “medically needy” status. Members learn of their MSP eligibility from an award letter they receive from the state Medicaid agency.

Providers may verify Member’s MSP status through the automated Medicaid eligibility-verification systems in the state in which the person is a resident or by calling WellCare’s Customer Service at **1-855-538-0454**.

For full definitions of the current categories of dual-eligible Members contained herein, see *Section 13: Definitions and Abbreviations* in this Manual.

See the chart below for the different categories of dual-eligible Members:

Medicare Savings Program (MSP) Assistance	Fee-for-Service Part A Premium Covered?	Fee-for-Service Part B Premium Covered?	Part A and B Cost-Sharing Covered?	Full Medicaid Benefits Provided?
Qualified Medicare Beneficiary (QMB)	YES	YES	YES	NO
QMB Plus (QMB+)	YES	YES	YES	YES
Specified Low-Income Medicare Beneficiary (SLMB)	NO	YES	NO	NO
SLMB Plus (SLMB+)	NO	YES	YES	YES
*Qualifying Individual (QI)	NO	YES	NO	NO



Qualified Disabled Working Individual (QDWI)	YES	NO	NO	NO
Full Benefit Dual-Eligible Members (FBDE)	YES	YES	YES	YES

A qualifying Individual is someone whose income is up to 135% of the Federal Poverty Level. These individuals are considered partial dual-eligible Members. The Medicare Savings Program only pays the Part B premium for individuals in this category, and they are responsible for paying their Part A and Part B cost share. These Members do not have full Medicaid benefits.

Please note, the state Medicaid agency defines all state optional MSP levels, and levels and eligibility criteria may vary among states. Please contact the state Medicaid agency for full MSP information.

**Payments and Billing**

For SLMB+, FBDE, QMB and QMB+ members, typically Medicaid will pay for any Medicare Parts A and B cost-share amounts. Any supplemental benefit cost share amounts (e.g., hearing, vision and extra dental) are usually the responsibility of the Member.

QI, QDWI and SLMB members will be responsible for any Medicare cost-share amounts.

For all Members enrolled in WellCare’s New Jersey Fully Integrated Dual-Eligible Special Needs Plan (FIDE SNP) (WellCare Liberty), Providers may never charge a cost share for any service or prescription. Please see Addendum 1 for further information.

Providers may not “balance-bill” cost-share protected Members. This means Providers may not bill these Members for either the balance of the Medicare rate or the Provider’s charges for Part A or B services. The Member is protected from liability for Part A and B charges, even when the amounts the Provider receives from Medicare and Medicaid are less than the Medicare rate or less than the Provider’s customary charges.

**In addition, federal law prohibits Medicare Providers from billing individuals who have QMB/QMB+ status. All Medicare Providers and suppliers, not only those that accept Medicaid, must not charge individuals enrolled in the QMB/QMB+ program for Medicare cost-sharing. QMB/QMB+ Members keep cost-share protection even when crossing state lines to receive care. Further, QMB/QMB+ Members cannot elect to pay Medicare cost share. Providers who bill QMB/QMB+ Members for amounts above the Medicare and Medicaid payments (even when Medicaid pays nothing) are subject to sanctions.**

The Provider will receive an Explanation of Payment (EOP) that lists instructions on how to bill for any Medicare Parts A and B cost-share amounts due. Generally, Medicare cost share

amounts that are due as a result of the provision of services to a dual-eligible Member are billed to the state Medicaid agency, or billed to WellCare or WellCare's delegated vendor.

Some D-SNP Plans will have a Part B deductible amount applied prior to payment, similar to how Medicare operates today. This deductible is considered a cost-sharing amount and covered by the state Medicaid agency or its designee if the state has managed Medicaid, or by WellCare via an agreement with the state. Providers should bill WellCare as they do today and submit the EOP provided by WellCare to the state for payment. If WellCare is responsible for this amount via an agreement with the state, WellCare will pay this amount on behalf of the state.

Members who enroll after January of each year might have had their deductible amount paid for previously by the state or another health plan. In this instance, Providers should follow the billing process identified above and then send Best Available Evidence (BAE) illustrating that the Member has met their deductible. An example of BAE could be a remittance from the state/health plan illustrating that they have met the Member's deductible previously. If the BAE is submitted and approved, WellCare will readjudicate the claim and send appropriate payment to the Provider.

Services that apply to the D-SNP Part B deductible include:

- Cardiac rehabilitation services
- Intensive cardiac rehabilitation services
- Pulmonary rehabilitation services
- Partial hospitalization
- Chiropractic services
- Occupational therapy services (except in Georgia)
- Physician specialist services
- Mental health specialty services
- Podiatry services
- Other healthcare professional
- Psychiatric services
- Physical therapy and speech-language pathology services (except in Georgia)
- Medicare covered outpatient diagnostic procedures/tests & lab services
- Diagnostic radiological services
- Therapeutic radiological services
- Outpatient X-rays
- Outpatient hospital services
- Outpatient Observation Services
- Ambulatory surgical center (ASC) services
- Outpatient substance abuse
- Observation services
- Outpatient blood services
- Ground ambulance services
- Air ambulance services

- Durable medical equipment (DME)
- Prosthetics/medical supplies
- End-stage renal disease
- Kidney disease education services

**Referral of Dual-Eligible Members**

When a Provider refers a dual-eligible Member to another Provider for services, the referring Provider must refer the dual-eligible Member to a Provider who participates with both WellCare and the state Medicaid agency. A directory of Providers who participate with the state Medicaid plan can be located at the applicable state’s Medicaid website. The WellCare Medicare Provider Directory displays an indicator when the Provider participates in Medicaid.

**Dual-Eligible Members Who Lose Medicaid Eligibility/Status**

CMS requires D-SNP plans to provide a Member a period of at least 30 days and up to six months to allow those dual-eligible Members who have lost Medicaid eligibility or had a change in status an opportunity to regain their eligibility. This period is called the “Deeming Period.” A change in status occurs when a dual-eligible Member either loses Medicaid eligibility or when a change in Medicaid eligibility occurs that impacts the Member responsibility. WellCare implements a six-month Deeming Period for D-SNP plans, with the exception of New Jersey and Arizona, which have a three-month Deeming Period.

If a Member has deemed into a cost-share protected status during the Deeming Period, WellCare applies the appropriate payment methodology to process claims and pays 100% of the Medicare allowable for all plans. Providers must accept WellCare’s payment as payment in full and may not balance bill the Member. If a Member is cost-share protected, the Evidence of Payment that is sent to the Provider will note the Member’s cost-share protected status.

**Dual-Eligible State-Specific Contract Obligations**

State	Note	Resources
<a href="#">Florida</a>	WellCare of Florida, Inc., Providers may access a list of WellCare’s benefit offerings at the following website: <a href="http://www.wellcare.com/Florida">www.wellcare.com/Florida</a> .	Information concerning Medicaid Provider participation is available on WellCare’s website: <a href="http://www.wellcare.com/Florida">www.wellcare.com/Florida</a> .  Providers can access the following state site to obtain Medicaid benefit information <a href="http://ahca.myflorida.com/Medicaid">ahca.myflorida.com/Medicaid</a> .  WellCare’s Medicaid site is <a href="http://www.wellcare.com/Florida">www.wellcare.com/Florida</a> .

State	Note	Resources
<a href="#">New Jersey</a>	<p>WellCare of New Jersey, Inc., Providers must accept payment received from WellCare as payment in full for Covered Services included in the combined Medicare Advantage, NJ FamilyCare Plan A, and MLTSS benefit package. In the event WellCare does not reimburse for a Covered Service, Providers may not seek payment from Members, Member representatives, the New Jersey Division of Medical Assistance and Health Services, or any Local Department of Social Services office.</p>	<p>Information concerning Medicaid Provider participation is available on WellCare's website:  <a href="http://www.wellcare.com/New-Jersey">www.wellcare.com/New-Jersey</a>.</p> <p>Providers can access New Jersey Medicaid Providers on the state's website at:  <a href="https://www.njmmis.com/providerDirectory.aspx?nonBilling=False">https://www.njmmis.com/providerDirectory.aspx?nonBilling=False</a></p>
<a href="#">New York</a>	<p>WellCare of New York, Inc., Providers must accept payment received from WellCare for Covered Services included in the Combined Medicare Advantage and Medicaid Advantage benefit package as payment in full. In the event WellCare does not reimburse for a Covered Service, Providers may not seek payment from State Department of Health, Local Departments of Social Services, Members, or Member representatives.</p> <p>Some Medicaid benefits are provided by the state Medicaid plan on a fee-for-service basis. The state Medicaid Program has responsibility for the payment of these benefits.</p>	<p>Information concerning Medicaid Provider participation is available on WellCare's website:  <a href="http://www.wellcare.com/New-York">www.wellcare.com/New-York</a> and the state's website at:  <a href="https://www.health.ny.gov/health_care/pnds/">https://www.health.ny.gov/health_care/pnds/</a>.</p>

State	Note	Resources
<u>Texas</u>	WellCare of Texas, Inc., Providers may access a list of WellCare's benefit offerings at the following website: <a href="http://www.wellcare.com/Texas">www.wellcare.com/Texas</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at: <a href="http://www.wellcare.com/Texas">www.wellcare.com/Texas</a> and the state's website at: <a href="http://opl.tmhp.com/ProviderManager/AdvSearch.aspx">http://opl.tmhp.com/ProviderManager/AdvSearch.aspx</a> .
<u>Tennessee</u>	Harmony Health Plan, Inc. Providers may access a list of benefit offerings at the following website: <a href="http://www.wellcare.com/Tennessee">www.wellcare.com/Tennessee</a> .	Information concerning TN agreement with TennCare to provide for Medicaid benefits for its dual-eligible enrollees is available on WellCare's website at: <a href="http://www.wellcare.com/Tennessee">www.wellcare.com/Tennessee</a> and the state's website at: <a href="https://www.tn.gov/tenncare/provider_s.html">https://www.tn.gov/tenncare/provider_s.html</a> .
<u>Louisiana</u>	WellCare Health Insurance of Arizona, Inc., formerly WellCare of Louisiana, Inc., Providers may access a list of WellCare's benefit offerings at the following website: <a href="http://www.wellcare.com/Louisiana">www.wellcare.com/Louisiana</a> .	Information concerning Medicaid Provider participation is available on WellCare's website: <a href="http://www.wellcare.com/Louisiana">www.wellcare.com/Louisiana</a> , and the state's website: <a href="http://www.lamedicaid.com/provweb1/default.htm">www.lamedicaid.com/provweb1/default.htm</a> .
<u>Georgia</u>	WellCare of Georgia, Inc., Providers may access a list of WellCare's benefit offerings at the following website: <a href="http://www.wellcare.com/Georgia">www.wellcare.com/Georgia</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at <a href="http://www.wellcare.com/Georgia">www.wellcare.com/Georgia</a> and the State's website at <a href="http://dch.georgia.gov">http://dch.georgia.gov</a> .  WellCare of Georgia's Medicaid site is at <a href="http://www.wellcare.com/Georgia">www.wellcare.com/Georgia</a> .

State	Note	Resources
<a href="#">Arizona</a>	ONECare by Care1st Health Plan of Arizona, Inc., Providers may access a list of WellCare's benefit offerings at the following website: <a href="http://www.wellcare.com/Arizona">www.wellcare.com/Arizona</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at <a href="http://www.wellcare.com/Arizona">www.wellcare.com/Arizona</a> and the state's website at: <a href="https://www.azahcccs.gov/PlansProviders/CurrentProviders/State/directory.html">https://www.azahcccs.gov/PlansProviders/CurrentProviders/State/directory.html</a> .
<a href="#">Arkansas</a>	Harmony Health Plan, Inc., Providers may access a list of benefit offerings at the following website: <a href="http://www.wellcare.com/Arkansas">www.wellcare.com/Arkansas</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at <a href="http://www.wellcare.com/Arkansas">www.wellcare.com/Arkansas</a> and the state's website at: <a href="https://afmc.org/individuals/arkansas-on-medicaid/connectcare/">https://afmc.org/individuals/arkansas-on-medicaid/connectcare/</a> .
<a href="#">Connecticut</a>	WellCare of Connecticut, Inc., Providers may access a list of WellCare's benefit offerings at the following website: <a href="http://www.wellcare.com/Connecticut">www.wellcare.com/Connecticut</a> .	Information concerning Medicaid Provider participation is available on WellCare's website: <a href="http://www.wellcare.com/Connecticut">www.wellcare.com/Connecticut</a> and the state's website at: <a href="http://www.huskyhealthct.org/provider_lookup.html#">http://www.huskyhealthct.org/provider_lookup.html#</a> .
<a href="#">Maine</a>	WellCare of Maine, Inc., Providers may access a list of WellCare's benefit offerings at the following website: <a href="http://www.wellcare.com/Maine">www.wellcare.com/Maine</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at <a href="http://www.wellcare.com/Maine">www.wellcare.com/Maine</a> and the state's website at: <a href="https://www.maine.gov/dhhs/provider_s.shtml">https://www.maine.gov/dhhs/provider_s.shtml</a>

State	Note	Resources
<a href="#">Mississippi</a>	Harmony Health Plan, Inc., Providers may access a list of benefit offerings at the following website: <a href="http://www.wellcare.com/Mississippi">www.wellcare.com/Mississippi</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at <a href="http://www.wellcare.com/Mississippi">www.wellcare.com/Mississippi</a> and the state's website at: <a href="https://www.ms-medicaid.com/msenvision">https://www.ms-medicaid.com/msenvision</a>
<a href="#">North Carolina</a>	WellCare of Connecticut, Inc., Providers may access a list of WellCare's benefit offerings at the following website: <a href="http://www.wellcare.com/North Carolina">www.wellcare.com/North Carolina</a> .	Information concerning Medicaid Provider participation is available on WellCare's website: <a href="http://www.wellcare.com/North Carolina">www.wellcare.com/North Carolina</a> and the state's website at: <a href="https://dma.ncdhhs.gov/find-a-doctor">https://dma.ncdhhs.gov/find-a-doctor</a> .
<a href="#">North Carolina</a>	WellCare Health Insurance of North Carolina, Inc., Providers may access a list of WellCare's benefit offerings at the following website: <a href="http://www.wellcare.com/North Carolina">www.wellcare.com/North Carolina</a> .	Information concerning Medicaid Provider participation is available on WellCare's website: <a href="http://www.wellcare.com/North Carolina">www.wellcare.com/North Carolina</a> and the state's website at: <a href="https://dma.ncdhhs.gov/find-a-doctor">https://dma.ncdhhs.gov/find-a-doctor</a> .
<a href="#">South Carolina</a>	WellCare of South Carolina, Inc., Providers may access a list of benefit offerings at the following website: <a href="http://www.wellcare.com/South Carolina">www.wellcare.com/South Carolina</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at <a href="http://www.wellcare.com/South Carolina">www.wellcare.com/South Carolina</a> and the state's website at: <a href="https://www.scchoices.com/Member/ProviderSearch.aspx?frommenu=true">https://www.scchoices.com/Member/ProviderSearch.aspx?frommenu=true</a> .
<a href="#">South Carolina</a>	Harmony Health Plan, Inc., Providers may access a list of benefit offerings at the following website: <a href="http://www.wellcare.com/South Carolina">www.wellcare.com/South Carolina</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at <a href="http://www.wellcare.com/South Carolina">www.wellcare.com/South Carolina</a> and the state's website at: <a href="https://www.scchoices.com/Member/ProviderSearch.aspx?frommenu=true">https://www.scchoices.com/Member/ProviderSearch.aspx?frommenu=true</a> .

State	Note	Resources
<a href="#">Kentucky</a>	WellCare Health Insurance Company of Kentucky, Inc. d/b/a WellCare of Kentucky, Inc., Providers may access a list of benefit offerings at the following website: <a href="http://www.wellcare.com/Kentucky">www.wellcare.com/Kentucky</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at <a href="http://www.wellcare.com/Kentucky">www.wellcare.com/Kentucky</a> and the state's website at: <a href="https://dbhdid.ky.gov/ProviderDirectory/ProviderDirectory.aspx">https://dbhdid.ky.gov/ProviderDirectory/ProviderDirectory.aspx</a> .
<a href="#">Indiana</a>	Meridian Health Plan of Michigan, Inc., Providers may access a list of benefit offerings at the following website: <a href="http://www.wellcare.com/Indiana">www.wellcare.com/Indiana</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at <a href="http://www.wellcare.com/Indiana">www.wellcare.com/Indiana</a> and the state's website at: <a href="http://provider.indianamedicaid.com/hcp/ProviderServices/ProviderSearch.aspx">http://provider.indianamedicaid.com/hcp/ProviderServices/ProviderSearch.aspx</a>
<a href="#">Michigan</a>	Meridian Health Plan of Michigan, Inc., Providers may access a list of benefit offerings at the following website: <a href="http://www.wellcare.com/Michigan">www.wellcare.com/Michigan</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at <a href="http://www.wellcare.com/Michigan">www.wellcare.com/Michigan</a> and the state's website at: <a href="https://myhbclid.state.mi.us/myHBPublic/landing.action?request_locale=en">https://myhbclid.state.mi.us/myHBPublic/landing.action?request_locale=en</a>
<a href="#">Missouri</a>	WellCare of Missouri Health Insurance Company, Providers may access a list of benefit offerings at the following website: <a href="http://www.wellcare.com/Missouri">www.wellcare.com/Missouri</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at <a href="http://www.wellcare.com/Missouri">www.wellcare.com/Missouri</a> and the state's website at: <a href="https://dss.mo.gov/mhd/participants/">https://dss.mo.gov/mhd/participants/</a>



State	Note	Resources
<u>OH</u>	Meridian Health Plan of Michigan, Inc., Providers may access a list of benefit offerings at the following website: <a href="http://www.wellcare.com/Ohio">www.wellcare.com/Ohio</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at <a href="http://www.wellcare.com/Ohio">www.wellcare.com/Ohio</a> and the state's website at: <a href="https://portal.ohmits.com/public/Consumers/tabid/41/Default.aspx">https://portal.ohmits.com/public/Consumers/tabid/41/Default.aspx</a>
<u>WA</u>	WellCare of Washington, Inc., Providers may access a list of benefit offerings at the following website: <a href="http://www.wellcare.com/Washington">www.wellcare.com/Washington</a> .	Information concerning Medicaid Provider participation is available on WellCare's website at <a href="http://www.wellcare.com/Washington">www.wellcare.com/Washington</a> and the state's website at: <a href="https://fortress.wa.gov/hca/p1findaprovider/">https://fortress.wa.gov/hca/p1findaprovider/</a>

## D-SNP Care Management Program

### Overview

The Medicare Improvements for Patients and Providers Act of 2008 (MIPPA) mandates a health risk assessment, care plan, interdisciplinary care team for Members and an evaluation of care effectiveness by the health plan.

WellCare's Model of Care (MOC) is tailored specifically to the dual-eligible Members in an effort to meet the populations' functional, psychosocial and medical needs in a Member-centric fashion.

**Health Risk Assessment: Conducted by WellCare** – WellCare's Care Management MOC begins with the HRA. The HRA assesses Member risk in the following areas: functional, psychosocial and medical. Once completed, the HRA is stratified and then reviewed by a care manager. The stratification/acuity of the HRA is an indicator of the needs of the Member and is verified with the comprehensive medical assessment. WellCare uses four levels of stratification/acuity starting with level 1 (low risk) and going to level 4 (high risk). The dual-eligible Member is then contacted so the Care Management process can begin. WellCare will conduct initial assessment within 90 days of enrollment and will conduct annual reassessment within one year of the initial assessment.

**Comprehensive Medical Assessment: Conducted by WellCare** – The care manager telephonically conducts the comprehensive medical assessment with the dual-eligible Member and/or caregiver, if appropriate, in order to collect additional social, medical and behavioral

information to generate a Member-centric individualized care plan (ICP). The comprehensive medical assessment is based on *Clinical Practice Guidelines* and allows the care plan to be generated using these guidelines.

**Individualized Care Plans: Generated by WellCare** – Once the care manager, the Member, and/or caregiver complete the comprehensive medical assessment, an ICP is generated that reflects the Member’s specific problems, prioritized goals and interventions. The care manager and the Member and/or caregiver, if appropriate, agree on the care plan and set goals. The ICP generated tracks dates and goal progress. The frequency of contact will vary depending on the stratification/acuity of the Member and specific goal time frames. The ICP is shared with all Members of the Interdisciplinary Care Team (ICT) for input and updates.

**Interdisciplinary Care Team: WellCare and Providers** – The care manager shares the ICP with all the Members of the ICT in an effort to provide feedback and promote collaboration regarding the Member’s goals and current health status. At a minimum, the ICT includes the Member, the Member’s caregiver (if appropriate), the Member’s PCP and the WellCare care manager. Other Members of the ICT can include specialists, social service support, behavioral health specialists, and/or caregiver and others depending on the Member’s specific needs. The care manager communicates and coordinates with the Members of the ICT to educate the Member, provide advocacy and assist them as they navigate the healthcare system.

**Care Transitions: WellCare and Providers** – The care manager is responsible for coordinating care when Members move from one setting to another and facilitates transitions through communication and coordination with the Member and their usual practitioner. During this communication with the Member, the care manager will discuss any changes to the Member’s health status and any resulting changes to the care plan. The care manager will notify the Member’s usual Provider of the transition and will communicate any needs to assist with a smoother transition process.

### **Provider Required Participation**

To meet the intent of the MIPPA legislation, Providers must participate in the MOC for all D-SNP plan Members. The requirements for participation are as follows:

- Complete the required MOC training. WellCare offers an online training module and a printable self-study packet. If Providers opt to use the self-study packet, WellCare requests they return the attestation via fax for reporting purposes. Both the online module and self-study packet can be accessed at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu. If Providers would like to request a copy mailed at no cost, they can contact Provider Services or their Provider Relations representative.
- Become familiar with WellCare’s *Clinical Practice Guidelines* which are based on nationally-recognized, evidence-based guidelines.
- Read newsletters that feature articles regarding the latest treatments for patients.
- Review and update the Member care plan faxed by the Care Management Department.

- Participate in the ICT for all D-SNP Members in a Provider's patient panel and give feedback as appropriate. The care manager will communicate with the members of the ICT for any updates to the ICP and will be available to assist the dual-eligible Member to meet the goals of the ICP.

Re-cap of the benefits of the D-SNP Care Management Program:

- All Members receive a Health Risk Assessment.
- Members are stratified according to the severity of their disease process, functional ability and psychosocial needs.
- A comprehensive medical assessment is completed by the care manager and is the basis for the ICP.
- The ICP is generated by the care manager in collaboration with the Member and the care team.
- The ICP is shared with the ICT for review and comments as needed.
- The care manager continues to monitor, educate, coordinate care and advocate on behalf of the Member.

## Section 11: Behavioral Health

### Overview

WellCare provides a behavioral health benefit for Medicare Advantage Benefit Plans. For information regarding how to contact the behavioral health services administrator for each market, please refer to the state-specific *Quick Reference Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

### **Behavioral Health Program**

Some behavioral health services may require Prior Authorization, including all services provided by non-participating providers. WellCare uses InterQual® and Milliman Clinical Guidelines (MCG) for outpatient behavioral health services and inpatient behavioral health levels of care. These criteria are well-known and nationally accepted guidelines for assessing level of care criteria for behavioral health.

WellCare's nurse reviewer and/or Medical Director apply Medical Necessity criteria in the context of the Member's individual circumstance and capacity of the local Provider Delivery system. The Medical Director may use his or her clinical judgment in addition to the criteria listed above as circumstances require.

### **Opioid Program**

WellCare has created a new comprehensive Opioid Program, a national Medicaid and Medicare program for Members who overuse opioid medications and/or appear to be at risk of doing so.

The goals of the program are to:

- Promote the appropriate use of healthcare resources; and
- Reduce the risk of opioid misuse, dependence and ultimately overdose, improving our Members' health outcomes.

Interventions include:

- Care Management for Members in the Opioid Drug Management Program
- Care management for Members with low back pain and a high number of opioid prescriptions; and
- Care management for Members who have been proactively identified as being at high risk of misuse of opioids.

To learn more about WellCare's Opioid Program, contact your Provider representative.

### **Coordination of Care Between Medical and Behavioral Health Providers**

PCPs may provide any clinically appropriate behavioral health services within the scope of their practice. Conversely, behavioral health Providers may provide physical healthcare services if, and when, they are licensed to do so within the scope of their practice. Behavioral health

Providers must use the latest version of the *Diagnostic and Statistical Manual of Mental Disorders* when assessing the Member for behavioral health services and document the diagnosis and assessment/outcome information in the Member’s medical record.

Behavioral health Providers are encouraged to submit, with the Member’s or the Member’s legal guardian’s consent, an initial and quarterly summary report of the Member’s behavioral health status to the PCP. The communication with the PCP should occur more frequently if clinically indicated. WellCare encourages behavioral health Providers to pay particular attention to communicating with PCPs at the time of discharge from an inpatient hospitalization (WellCare recommends faxing the discharge instruction sheet or a letter summarizing the hospital stay, to the PCP). Please send this communication, with the properly signed consent, to the Member’s identified PCP noting any changes in the treatment plan on the day of discharge.

We strongly encourage open peer-to-peer communication between PCPs and behavioral health Providers. If a Member’s medical or behavioral condition changes, WellCare expects that both PCPs and behavioral health Providers will communicate those changes to each other, especially if there are any changes in medications that need to be discussed and coordinated between Providers.

To maintain continuity of care, patient safety and Member well-being, communication between behavioral healthcare Providers and medical care Providers is critical, especially for Members with comorbidities receiving pharmacological therapy. Fostering a culture of collaboration and cooperation will help sustain a seamless continuum of care between medical and behavioral health and impact Member outcomes.

**Responsibilities of Behavioral Health Providers**

WellCare monitors Providers against these standards so Members can obtain needed health services within the acceptable appointments waiting times. The provisions below are applicable only to behavioral health Providers and do not replace the provisions set forth in *Section 2: Provider and Member Administrative Guidelines* for other Providers. Behavioral health Providers not in compliance with these standards will be required to implement corrective actions set forth by WellCare.

Type of Appointment	Access Standard
Behavioral health Provider – Urgent	< 48 hours
Behavioral health Provider – Post-Inpatient discharge	< 7 days
Behavioral health Provider – Routine	< 10 business days
Behavioral health Provider – Non-Life Threatening Emergency	< 6 hours
Behavioral health Provider – Routine follow up	< 30 days

All Members receiving inpatient psychiatric services must be scheduled, *prior to discharge*, for psychiatric outpatient follow-up and/or continuing treatment, which includes the specific time, date, place and name of the Provider to be seen. The outpatient treatment must occur within seven days from the date of discharge.

In the event that a Member misses an appointment, the behavioral health Provider must contact the Member within 24 hours to reschedule.

Behavioral health Providers are expected to assist Members in accessing emergent, urgent and routine behavioral services as expeditiously as the Member's condition requires. Members also have access to a toll-free behavioral crisis hotline that is staffed 24 hours per day. The behavioral crisis phone number is printed on the Member's card and is available on WellCare's website.

For information about WellCare's Care Management and Disease Management Programs, including how to refer a Member for these services, please see *Section 4: Utilization Management, Care Management and Disease Management*.

## Section 12: Pharmacy

WellCare's pharmaceutical management procedures are an integral part of the Pharmacy Program that promote the use of the most clinically appropriate agent(s) to improve the health and well-being of Members. The utilization management tools that are used to optimize the Pharmacy Program include:

- Formulary
- Prior authorization
- Step therapy
- Quantity limit
- Mail service

These processes are described in detail below. In addition, prescriber and Member involvement is critical to the success of the Pharmacy Program. To help patients get the most out of their pharmacy benefit, please consider the following guidelines when prescribing:

- Follow national standards of care guidelines for treating conditions, i.e., National Institutes of Health (NIH) Asthma Guideline, Joint National Committee (JNC) VIII Hypertension Guidelines.
- Prescribe drugs listed on the formulary.
- Prescribe generic drugs when therapeutic equivalent drugs are available within a therapeutic class.
- Evaluate medication profiles for appropriateness and duplication of therapy.

To contact WellCare's Pharmacy Department, please refer to the state-specific *Quick Reference Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu. For more information on WellCare's plan benefits visit WellCare's website at [www.wellcare.com](http://www.wellcare.com).

### Formulary

The formulary is a published prescribing reference and clinical guide of covered prescription drug products selected by WellCare in consultation with a team of healthcare Providers on the Pharmacy and Therapeutics (P&T) Committee, which represents the prescription therapies believed to be a necessary part of a quality treatment program. The formulary denotes any of the pharmacy utilization management tools that apply to a particular pharmaceutical. The P&T Committee's selection of drugs is based on the drug's efficacy, safety, side effects, pharmacokinetics, clinical literature and cost-effectiveness profile. The medications on the formulary are organized by therapeutic class, product name, strength, form and coverage details (quantity limit, prior authorization and step therapy).

The formulary is located on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Pharmacy* under *Medicare* in the *Providers* drop-down menu.

Any changes to the list of pharmaceuticals and applicable pharmaceutical management procedures will be communicated to Providers via the following:

- Quarterly updates in Provider and Member newsletters
- Website updates
- Pharmacy and Provider communication that detail any major changes to a particular therapy or therapeutic class

### **Additions and Exceptions to the Formulary**

To request consideration for inclusion of a drug to WellCare's formulary, Providers may write WellCare, explaining the medical justification. For contact information, refer to the state-specific *Quick Reference Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

For more information on requesting exceptions, refer to the *Coverage Determination Request Process* subsection below.

### **Coverage Limitations**

The following is a list of non-covered (i.e., excluded) drugs and/or categories:

- Agents when used for anorexia, weight loss, or weight gain (even if used for a non-cosmetic purpose (i.e., morbid obesity))
- Agents when used to promote fertility
- Agents when used for cosmetic purposes or hair growth
- Agents when used for the symptomatic relief of cough and colds
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Nonprescription over-the-counter (OTC) drugs
- Covered outpatient drugs that the manufacturer seeks to require as a condition of sale that associated tests or monitoring services be purchased exclusively from the manufacturer or its designee.
- Agents when used for the treatment of sexual or erectile dysfunction. However, erectile dysfunction drugs may be covered when prescribed for medically-accepted indications approved by the Food and Drug Administration (FDA) other than sexual or erectile dysfunction, such as pulmonary hypertension.

The bullet points above are a simplified summary of principles that are generally reflected in the formulary. However, they may not perfectly reflect the inclusion or exclusion of every pharmaceutical on the formulary for every Benefit Plan. Consequently, Providers should always review the formulary to confirm the coverage status of a particular pharmaceutical. In the event of any conflict between the formulary and the summary above, the formulary controls.



### **Generic Medications**

WellCare covers both brand-name drugs and generic drugs. A generic drug is approved by the FDA as having the same active ingredient as the brand-name drug. In most cases, generic drugs cost less than brand-name drugs.

To determine whether a particular generic drug is covered, consult the formulary.

### **Step Therapy**

Step Therapy programs are developed by WellCare's P&T Committee. These programs encourage the use of therapeutically equivalent, lower-cost medication alternatives (first-line therapy) before “stepping up” to alternatives that are usually less cost-effective. Step Therapy programs are intended to be a safe and effective method of reducing the cost of treatment by ensuring that an adequate trial of a proven safe and cost-effective therapy is attempted before progressing to a more costly option. First-line drugs are recognized as safe, effective and economically sound treatments. The first-line drugs on WellCare’s formulary have been evaluated through the use of clinical literature and are approved by WellCare’s P&T Committee.

Drugs requiring step therapy are designated by the letters “ST” on WellCare’s formulary.

### **Prior Authorization**

Prior authorization protocols are developed and reviewed annually by the P&T Committee. Prior authorization protocols indicate the criteria that must be met in order for the drug to be authorized (e.g., specific diagnoses, lab values, trial and failure of alternative drug(s)).

Drugs requiring prior authorization are designated by the letters “PA” on WellCare’s formulary. Refer to Section 4 of this Manual for additional information on the process for requesting prior authorization.

### **Quantity Limits**

Quantity limits are used so pharmaceuticals are supplied in quantities consistent with FDA-approved dosing guidelines. Quantity limits are also used to help prevent billing errors.

Drugs that have quantity limits are designated by the letters “QL,” and the quantity permitted, on WellCare’s formulary.

### **Therapeutic Interchange**

WellCare does not use therapeutic interchange.

### **Mail Service**

Drugs that are available through mail order are designated by the letters “MS” in the Requirements/Limits column of WellCare’s formulary.

WellCare's preferred mail-service pharmacy is CVS/Caremark™. A CVS Mail Service Order Form is located on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Pharmacy* under *Medicare* in the *Providers* drop-down menu.

### **Injectable and Infusion Services**

Certain self-injectable medications, specialty medications and home infusion medications are included within the formulary and covered as part of the outpatient pharmacy benefit. Non-formulary injectable medications, and those listed on the formulary with a prior authorization requirement, require submission of a request form for review to be considered for coverage. For more information, refer to the *Obtaining a Coverage Determination Request* subsection below.

### **Over-the-Counter Medications**

Medications available to the Member without a prescription are not eligible for coverage under the Member's Medicare Part D benefit.

For additional information about an additional pharmacy wrap benefit for over-the-counter medications that may apply to certain Benefit Plans, please refer to the Member's state-specific Summary of Benefits located on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Find My Plan* under *Medicare* in the *Members* drop-down menu.

### **Member Expense**

The co-payment and/or coinsurance are determined by the Member's Benefit Plan, based on the drug's formulary status, including tier location, and the Member's subsidy level. Refer to the Member's state-specific Summary of Benefits for the exact co-pay/coinsurance located on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Find My Plan* under *Medicare* in the *Members* drop-down menu.

### **Coverage Determination Request Process**

The goal of WellCare's Coverage Determination Request program is to promote the appropriate use, in accordance with FDA-approved indications, of medication regimens that are high-risk, have a high potential for misuse or have narrow therapeutic indices.

The Coverage Determination Request process is required for:

- Drugs not listed on the formulary
- Drugs listed on the formulary as requiring a prior authorization
- Duplication of therapy
- Prescriptions that exceed the FDA daily or monthly quantity limits, or prescriptions exceeding the permitted QL noted on the formulary
- Most self-injectable and infusion drugs (including chemotherapy) administered in a physician's office
- Drugs that have a step edit and the first-line therapy is inappropriate.

### **Obtaining a Coverage Determination Request**

Complete a *Coverage Determination Request Form* online, or call, fax or mail the form to the Pharmacy Department. The form is on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Pharmacy* under *Medicare* in the *Providers* drop-down menu.

For the appropriate fax number, refer to the state-specific *Quick Reference Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

The Provider must provide medical history and/or other pertinent information when submitting a *Coverage Determination Request Form* for medical exception. If the Coverage Determination Request is approved, the Provider and/or pharmacy will be contacted with the Coverage Determination Request approval. An approval letter is also sent to the Member and a telephonic attempt is made to inform the Member of the approval. If the Coverage Determination Request is not a candidate for approval based on P&T Committee protocols and guidelines, it is reviewed by a clinical pharmacist.

For those Coverage Determination Requests that are not approved, a follow-up *Drug Utilization Review (DUR)* Form is faxed to the Provider stating why the Coverage Determination Request was not approved, including a list of the preferred drugs that are available as alternatives, if applicable. A denial letter is also sent to the Member and a telephonic attempt is made to inform them of the denial.

### **Medication Appeals**

To request an appeal of a Coverage Determination Request decision, contact WellCare's Pharmacy Appeals Department via fax, mail, in person or phone. Refer to the state-specific *Quick Reference Guides* on WellCare's website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu for more information.

Once the appeal of the Coverage Determination Request decision has been properly submitted the request will follow the appeals process described in *Section 7: Reconsiderations (Appeals) and Grievances*.

## Section 13: Definitions and Abbreviations

### Definitions

The following terms as used in this Manual shall be construed and/or interpreted as follows, unless otherwise defined in the Agreement.

**Agreement** means the contract under which Provider participates in WellCare's network for Medicare Advantage Benefit Plans.

**Appeal** means a request for review of some action taken by or on behalf of WellCare.

**Benefit Plan** means a health benefit policy or other health benefit contract or coverage document (a) issued by WellCare or (b) administered by WellCare, pursuant to a government contract. Benefit Plans and their designs are subject to change periodically. This Manual applies only to Benefit Plans issued under the Medicare Advantage program.

**Centers for Medicare & Medicaid Services (CMS)** means the United States federal agency that administers Medicare, Medicaid and the Children's Health Insurance Program (CHIP).

**Clean Claim** means a claim for Covered Services provided to a Member that (a) is received timely by WellCare, (b) has no defect, impropriety, or lack of substantiating documentation from the Member's medical record regarding the Covered Services, (c) is not subject to coordination of benefits or subrogation issues, (d) is on a completed, legible CMS 1500 form or UB-04 form or electronic equivalent that follows current HIPAA Administrative Simplification ASC X12 837 standards and additional WellCare-specific requirements in the *WellCare Companion Guide*, including all current guidelines regarding coding and inclusive code sets, and (e) includes all relevant information necessary for WellCare to (1) meet requirements of laws and program requirements for reporting of Covered Services provided to Members, and (2) determine payer liability, and ensure timely processing and payment by WellCare. A Clean Claim does not include a claim from a Provider who is under investigation for fraud or abuse, or a claim that is under review for Medical Necessity.

**Co-Surgeon** means one of multiple surgeons who work together as primary surgeons performing distinct part(s) of a surgical procedure.

**Covered Services** means Medically Necessary healthcare items and services covered under a Benefit Plan.

**Emergency Medical Condition** means a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, with an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:

- Serious jeopardy to the health of the individual or, in the case of a pregnant woman, the health of the woman or her unborn child
- Serious impairment to bodily functions
- Serious dysfunction of any bodily organ or part

**Encounter Data** means encounter information, data and reports for Covered Services provided to a Member that meets the requirements for Clean Claims.

**FBDE** means full benefit dual-eligible Members who are eligible to have full Medicaid and full Medicare benefits.

**Grievance** means any complaint or dispute, other than one that involves a WellCare determination, expressing dissatisfaction with any aspect of the operations, activities, or behavior of WellCare, regardless of whether remedial action can be taken. Grievances may include, but are not limited to, complaints regarding the timeliness, appropriateness, access to, and/or setting of a provided item and may only be brought on behalf of a Member.

**Ineligible Person** means an individual or entity who (a) is currently excluded, debarred, suspended or otherwise ineligible to participate in (i) Federal Health Care Programs, as may be identified in the list of excluded individuals/entities maintained by the Office of the Inspector General of the U.S. Department of Health and Human Services (OIG), or (ii) federal procurement or nonprocurement programs, as may be identified in the excluded parties list system maintained by the U.S. General Services Administration, (b) has been convicted of a criminal offense subject to OIG's mandatory exclusion authority for Federal Health Care Programs described in Section 1128(a) of the Social Security Act, but has not yet been excluded, debarred or otherwise declared ineligible to participate in such programs, or (c) is currently excluded, debarred, suspended or otherwise ineligible to participate in state medical assistance programs, including Medicaid or CHIP, or state procurement or nonprocurement programs as determined by a state governmental authority.

**Medically Necessary or Medical Necessity** means those healthcare items or services that are (i) necessary to protect life, prevent significant illness or significant disability or to alleviate severe pain, (ii) individualized, specific and consistent with symptoms or confirmed diagnosis of the illness or injury under treatment and not in excess of the Member's needs, (iii) consistent with generally accepted professional medical standards and not experimental or investigational, (iv) reflective of the level of service that can be provided safely and for which no equally effective and more conservative or less costly treatment is available statewide, (v) provided in a manner not primarily intended for the convenience of the Member, the Member's caretaker or the healthcare Provider, and (vi) not custodial care as defined by CMS. For healthcare items and services provided in a hospital on an inpatient basis, "Medically Necessary" also means that such items and services cannot, consistent with the provisions of appropriate medical care, be effectively provided more economically on an outpatient basis or in an inpatient facility of a different type. The fact that a healthcare Provider has prescribed, recommended or approved healthcare items or services does not, in itself, make such items or services Medically Necessary.

**Member** means an individual properly enrolled in a Benefit Plan and eligible to receive Covered Services at the time such services are rendered.

**Member Expenses** means copayments, coinsurance, deductibles or other cost-share amounts, if any, that a Member is required to pay for Covered Services under a Benefit Plan.

**Organization Determination** means any determination made by a Medicare health plan with respect to the following:

- Payment for temporarily out-of-the-area renal dialysis services, emergency services, post-stabilization care, or urgently needed services;
- Payment for any other health services furnished by a Provider other than the Medicare health plan that the enrollee believes are covered under Medicare, or, if not covered under Medicare, should have been furnished, arranged for or reimbursed by the Medicare health plan;
- The Medicare health plan's refusal to provide or pay for services, in whole or in part, including the type or level of services, that the enrollee believes should be furnished or arranged for by the Medicare health plan;
- Reduction or premature discontinuation of a previously authorized ongoing course of treatment;
- Failure of the Medicare health plan to approve, furnish, arrange for, or provide payment for healthcare services in a timely manner, or to provide the enrollee with timely notice of an adverse determination, such that a delay would adversely affect the health of the enrollee.

**Primary Care Provider (PCP)** means a licensed medical doctor (MD) or doctor of osteopathy (DO) or certain other licensed medical practitioners who, within the scope of practice and in accordance with state certification licensure requirements, standards, and practices, is responsible for providing all required primary care services to Members. A PCP shall include general/family practitioners, pediatricians, internists, physician assistants, CNMs or NP-Cs, provided that the practitioner is able and willing to carry out all PCP responsibilities in accordance with licensure requirements.

**Provider** means an individual or entity that has contracted, directly or indirectly, with WellCare to provide or arrange for the provision of Covered Services to Members under a Benefit Plan as a participant in WellCare's network.

**QDWI** means Qualified Disabled Working Individual whose income is up to 200% of the Federal Poverty Level. These individuals are considered partial dual-eligible Members since Medicaid only pays the Medicare Part A premium and does not pay any Medicare cost share. These Members are not eligible to have full Medicaid benefits.

**QMB+** means Qualified Medicare Beneficiary whose income is up to 100% of the Federal Poverty Level. These individuals are considered a zero cost share dual-eligible Member since

Medicaid pays both the Medicare Parts A and B premiums and Medicare Parts A and B cost share. These Members have full Medicaid benefits.

**SLMB** means Specified Low-Income Medicare Beneficiary whose income is up to 120% of the Federal Poverty Level. These individuals are considered partial dual-eligible Members since Medicaid only pays the Medicare Part B premium and does not pay any Medicare cost share. These Members do not have full Medicaid benefits.

**SLMB+** means Specified Low-Income Medicare Beneficiary whose income is up to 120% of the Federal Poverty Level. These individuals are considered a zero cost-share dual-eligible Member since Medicaid pays the Medicare Part B premiums and Medicare Parts A and B cost share. These Members have full Medicaid benefits.

**WellCare Companion Guide** means the transaction guide that sets forth data requirements and electronic transaction requirements for Clean Claims and encounter data submitted to WellCare or its affiliates, as amended from time to time.

**Zero Cost-Share Dual-Eligible Member** means a dual-eligible Member who is not responsible for paying any Medicare Part A or Part B cost share amounts.

## Abbreviations

ACS – American College of Surgeons  
AEP – Annual enrollment period  
AHP – Allied health professional  
AIDS – Acquired Immune Deficiency Syndrome  
ALJ – Administrative law judge  
AMA – American Medical Association  
ARNP – Advanced Registered Nurse Practitioner  
CAD – Coronary artery disease  
CAHPS® – Consumer Assessment of Healthcare Providers and Systems  
CDS – Controlled Dangerous Substance  
CHF – Congestive heart failure  
CIA – Corporate Integrity Agreement  
CLAS – Culturally and linguistically appropriate services  
CMS – Centers for Medicare & Medicaid Services  
CNM – Certified Nurse Midwife  
COB – Coordination of benefits  
COPD – Chronic obstructive pulmonary disease  
CORF – Comprehensive outpatient rehabilitation facility  
CPT-4 – *Physician's Current Procedural Terminology, 4<sup>th</sup> Edition*  
CSR – Controlled Substance Registration  
DDE – Direct data entry  
DEA – Drug Enforcement Agency  
DM – Disease Management  
DME – Durable medical equipment  
DOC – Delegation Oversight Committee  
DSM-IV – *Diagnostic and Statistical Manual of Mental Disorders, 4<sup>th</sup> Edition*  
D-SNP – Dual-Eligible Special Needs Plan  
EDI – Electronic data interchange



EOB – Explanation of Benefits  
EOP – Explanation of Payment  
ESRD – End-stage renal disease  
FBDE – Full Benefit Dual-Eligible Members  
FDA – Food and Drug Administration  
FFS – Fee-for-service  
FWA – Fraud, waste and abuse  
HEDIS® – Healthcare Effectiveness Data and Information Set  
HHA – Home health agency  
HHS – U.S. Department of Health and Human Services  
HIPAA – Health Insurance Portability and Accountability Act of 1996  
HIV – Human Immunodeficiency Virus  
HMO – Health maintenance organization  
HMO-POS – Health maintenance organization with point-of-service option  
HOS – Medicare Health Outcomes Survey  
HRA – Health Risk Assessment  
HTN – Hypertension  
ICD-10-CM – *International Classification of Diseases, 10<sup>th</sup> Revision, Clinical Modification*  
ICP – Individualized Care Plan  
ICT – Interdisciplinary Care Team  
INR – Inpatient nursing rehabilitation facility  
IPA – Independent physician association  
IRE – Independent Review Entity  
IVR – Interactive voice response  
JNC – Joint National Committee  
LCSW – Licensed Clinical Social Worker  
LTAC – Long-term acute care facility  
MA – Medicare Advantage  
MAC – Medicare Appeals Council  
MIPPA – Medicare Improvements for Patients and Providers Act of 2008

MOC – Model of Care  
MOOP – Maximum out-of-pocket  
MSP – Medicare Savings Program  
NCCI – National Correct Coding Initiative  
NCQA – National Committee for Quality Assurance  
NDC – National Drug Codes  
NIH – National Institutes of Health  
NPI – National Provider Identifier  
NPP – Notice of Privacy Practices  
OA – Osteopathic Assistant  
OB – Obstetric/obstetrical/obstetrician  
OIG – Office of Inspector General  
OT – Occupational therapy  
OTC – Over-the-counter  
P&T – Pharmacy and Therapeutics Committee  
PA – Physician Assistant  
PCP – Primary Care Provider  
PHI – Protected health information  
POS – Point-of-service  
PPC – Provider-preventable condition  
Provider ID – Provider identification number  
PT– Physical therapy  
QDWI – Qualified Disabled Working Individual  
QI – Qualifying Individual  
QI Program – Quality Improvement Program (*also referred to as QIP*)  
QIO – Quality Improvement Organization  
QMB – Qualified Medicare Beneficiary  
QMB+ – Qualified Medicare Beneficiary Plus  
RN – Registered Nurse  
SFTP – Secure file transfer protocol

SIE – Site inspection evaluation  
SLMB – Specified Low-Income Medicare Beneficiary  
SLMB+ – Specified Low-Income Medicare Beneficiary Plus  
SNF – Skilled nursing facility  
SNIP – Strategic National Implementation Process  
SSN – Social Security Number  
ST – Speech therapy  
Tax ID/TIN – tax identification number  
TNA – Transition Needs Assessment  
TOC – Transition of care  
UM – Utilization management  
WEDI™ – Workgroup for Electronic Data Interchange

## Section 14: WellCare Resources

### WellCare Homepage

[www.wellcare.com](http://www.wellcare.com)

### WellCare Provider Homepage

[www.wellcare.com/providers](http://www.wellcare.com/providers)

### Quick Reference Guides, Provider Manuals, Forms and Documents, Training and Education

[www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

### Pharmacy

#### Exactus™

[www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Overview* under *Medicare* in the *Providers* drop-down menu.

### Clinical Practice Guidelines

#### Clinical Care Guidelines

[www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Clinical Guidelines* under *Tools* in the *Providers* drop-down menu.

### Claims

[www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Claims* under *Medicare* in the *Providers* drop-down menu.

### Quality

[www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on *Quality* under *Medicare* in the *Providers* drop-down menu.

# Addendum #1

## NJ FIDE SNP Provider and Member Appeal Process

WellCare Liberty HMO (“Plan”) is a Dual-Eligible Special Needs Plan (SNP), which means only beneficiaries who live within the plan service area and are eligible for both Medicare and Medicaid may enroll in the plan. In addition, WellCare Liberty HMO SNP further qualifies as a Fully Integrated Dual-Eligible (FIDE) SNP, which means that Members receive their Medicare benefits from the plan and their full Medicaid benefits – including, when eligible, Long Term Services and Supports.

As a FIDE SNP, WellCare Liberty HMO SNP is a zero cost-share plan. This means Members owe nothing for Covered Services as long as they are active with the plan. Members may not be balance billed for Covered Services. Claims for these Members will be adjudicated first through their Medicare benefits and then through their Medicaid benefits. Services not covered by Medicare may be covered by the Members’ Medicaid benefits. This includes cost shares (i.e., deductibles, co-payments and coinsurance) for Medicare Covered Services.

### **Provider Retrospective Appeals Overview**

A Provider may appeal a claim denial on his or her own behalf by mailing or faxing a letter of appeal or an appeal form with supporting documentation such as medical records. Appeal forms are located on our website at [www.wellcare.com](http://www.wellcare.com). Select the appropriate state from the drop-down menu and click on “Forms” under Medicare in the “Providers” drop-down menu.

Providers have 90 calendar days from the claim denial to file an appeal. Appeals received after that time will be denied for untimely filing. If the Provider believes that the appeal was filed within the appropriate time frame, the Provider may submit documentation showing proof of timely filing. The only acceptable proof of timely filing is a registered postal receipt signed by a representative of the Plan, or a similar receipt from another commercial delivery service.

Upon receipt of all required documentation, the Plan has up to 60 calendar days to review the appeal. The appeal will be reviewed in accordance with Plan guidelines, and may be reviewed for Medical Necessity, to arrive at a conclusion to reverse or affirm the original denial. Required documentation includes: the Member’s name and/or identification number, date(s) of service, and reason why the Provider believes the decision should be reversed. Additional required information varies based on the type of appeal requested. For example, if we determine a medical necessity review is required, the Provider must submit complete medical records. If the Provider appeals a denial based on untimely filing, proof of timely filing should be submitted. If the Provider is appealing the denial based on not having a prior authorization, then documentation regarding why the service was rendered without prior authorization must be submitted.

WellCare will not review appeals received without the necessary documentation and they may be administratively denied due to lack of information. It is the responsibility of the Provider to provide any documentation that is needed to support the appeal as requested by Plan or by

appropriate regulatory agencies. Records and documents received after the submission deadline will not be reviewed and the appeal will remain closed. The Provider is not allowed to charge the Plan or the Member for copies of medical records provided for this purpose.

## **Provider Retrospective Appeals Decisions**

### **Reversal of Initial Denial**

If it is determined during the review that the Provider has complied with Plan protocols and that the appealed services were Medically Necessary, the initial denial will be reversed. The Provider will be notified of this decision in writing.

After the decision to reverse the denial has been made, the claims at issue will be adjusted for payment, as applicable, and pursuant to federal and/or state requirements.

### **Affirmation of Initial Denial**

If it is determined during the review that the Provider did not comply with Plan protocols and/or Medical Necessity was not established, the initial denial will be upheld. The Provider will be notified of this decision in writing.

For denials based on Medical Necessity, the criteria used to make the decision will be provided in the decision letter. The Provider may also request a copy of the clinical criteria used in making the appeal decision by sending a written request to the appeals address listed in the decision letter.

## **Member Integrated Appeals Process**

### **Actions**

Action, at a minimum, means any of the following:

- An adverse determination under a utilization review program
- Denial of access to specialty and other care
- Denial of continuation of care
- Denial of a choice of Provider
- Denial of coverage of routine patient costs in connection with an approved clinical trial
- Denial of access to needed drugs
- Imposition of arbitrary limitation on Medically Necessary services
- Denial, in whole or in part, of payment for a benefit
- Denial or limited authorization of a requested service, including the type or level of services
- Reduction, suspension or termination of a previously authorized service
- Failure to provide services in a timely manner
- Denial of a service based on lack of Medical Necessity

## Member Appeals Overview

For services that the Plan determines are Medicare-only benefits, the Plan appeal process will comply with all procedures and requirements of 42 CFR Subpart M of Part 422, Chapter 13 of CMS's Medicare Managed Care Manual, and Chapter 18 of CMS's Prescription Drug Benefit Manual.

The Plan will follow Medicare procedures to notify the Member and Providers, as applicable, regarding the Plan's determination and offer the Member Medicare appeal rights. For services that the Plan determines are Medicaid-only benefits, the Plan shall act in accordance with all procedures and requirements of the Action and Grievance System requirements in compliance with 42 CFR Section 431.200(b), 431.201, 431.206, 431.211, 431.214, 438.52, 438.56, 438.210, 438.213, 438.228, 438.400-438.424, N.J.A.C. 11:24 and the Utilization Management (UM) process per Article 4.6.4. For services the Plan determines to be a benefit covered under both Medicare and Medicaid, the Plan shall act in accordance with all applicable procedures and requirements of 42 CFR Subpart M of Part 422, Chapter 13 of CMS' Medicare Managed Care Manual, and Chapter 18 of CMS' Prescription Drug Benefit Manual, except as directed otherwise in Article 10.10.3A, and in the integrated appeal process detailed in Article 10.10.3.A.6 et seq.

For Member appeals, the Member, Member's representative, or a Provider acting on behalf of the Member with the Member's written consent may file an appeal. Providers do not have appeal rights through the Member appeals process. However, Providers have the ability to file appeals on their own behalf if a claim is submitted and denied.

The Member, Member's representative, or a Provider acting on the Member's behalf may file for an expedited, standard pre-service or retrospective appeal determination.

If the Member wishes to use a representative, then she or he must complete an Appointment of Representative (AOR) statement. The Member, and the person who will be representing the Member, must sign the AOR statement and return the signed form to the Plan at the address in the Quick Reference Guide available on WellCare's Provider website at [www.wellcare.com/New-Jersey/Providers/Medicaid](http://www.wellcare.com/New-Jersey/Providers/Medicaid). The AOR form is located on WellCare's website at [www.wellcare.com/New-Jersey/Providers/Medicaid/Forms](http://www.wellcare.com/New-Jersey/Providers/Medicaid/Forms). Prior to the service(s) being rendered, Providers may appeal on behalf of the Member if they have the Member's written consent in their records.

The Plan will not take or threaten to take any punitive action against any Provider acting on behalf of or in support of a Member in requesting a standard appeal or an expedited appeal.

Examples of actions that can be appealed include, but are not limited to:

- Denial or limited authorization of a requested service, including the type or level of service
- Reduction, suspension or termination of a previously authorized service
- Denial, in whole or in part, of payment for a service
- Failure to provide services in a timely manner, as defined by the state

The Plan ensures that the initial decision-maker(s) are not involved in reconsiderations of previous levels of review. When deciding an appeal of a denial based on lack of Medical Necessity, a grievance regarding the denial of expedited resolution of an appeal, or a grievance or appeal involving clinical issues, the appeal reviewers will be healthcare professionals with clinical expertise in treating the Member's condition/disease or will have sought advice from providers with expertise in the field of medicine related to the request. A written description or summary of the policy and procedure is available upon request to any Member, Provider or facility rendering a Covered Service.

The Plan gives Members reasonable assistance in completing forms and other procedural steps for an appeal including, but not limited to, providing interpreter services and toll-free telephone numbers with TTY/TDD and interpreter capabilities.

Members are also provided reasonable opportunities to present evidence and allegations of fact or law in person, as well as in writing, at any time during the appeal process. The time frame to submit additional information is limited for expedited appeals. A Member may also ask for a copy of his or her appeal file free of charge during the appeal process, or once the appeals process is complete.

### **Internal Integrated Appeals Process**

A Member, or Provider acting on behalf of a Member with the Member's written consent, may appeal any utilization management (UM) determination resulting in a denial, termination, or other limitation of Covered Services.

This form of appeal can be initiated by calling the Plan at the phone number listed on the Member's ID card within 60 days of the date the Member received the notification letter denying, terminating or limiting a Covered Service.

### **Types of Appeals**

A Member may request a standard pre-service, retrospective or expedited appeal.

**Standard Pre-Service Appeals** are requests for services that the Plan has determined are not Covered Services, are not Medically Necessary, or are otherwise outside of the Member's benefit plan.

**Retrospective, or Post-Service, Appeals** are typically requests for payment for care or services that the Member has already received. Accordingly, a retrospective appeal would never result in the need for an expedited review. These are the only appeals that may be made by the Provider on his or her own behalf.

Only pre-service appeals are eligible to be processed as expedited appeals.



### Appeal Decision Time Frames

The Plan will issue a decision to the Member or the Member's representative within the following time frames:

- Standard Pre-Service Request: 30 calendar days
- Expedited Request: 72 hours

### Expedited Appeal Process

To request an expedited appeal, a Member or a Provider (regardless of whether the Provider is contracted with the Plan) must submit an oral or written request directly to the Plan. A request to expedite an appeal of a determination will be considered in situations where applying the standard procedure could seriously jeopardize the Member's life, health or ability to regain maximum function, including cases in which the Plan makes a decision less than fully favorable to the Member.

Members who orally request an expedited appeal are not required to submit a written appeal request. Members may submit additional information, present evidence, and allegations of fact or law in person as well as in writing. However, the time frame to submit the information is limited for expedited appeals.

The Plan's UM appeals process requires pertinent medical information that supports the reason for the appeal. If an appeal is submitted without valid and/or pertinent medical information, the Plan will assist the Member, or Provider acting on behalf of the Member, by requesting the pertinent medical records or documentation.

All appeals can be submitted in writing to the Plan at:

Medical Appeals:  
WellCare Health Plans  
Attn: Medical Appeals Dept.  
P.O. Box 31368  
Tampa, FL 33631-3368  
Fax: **1-866-201-0657**

Pharmacy Appeals:  
WellCare Health Plans  
Attn: Pharmacy Appeals Dept.  
P.O. Box 31398  
Tampa, FL 33631-3398  
Fax: **1-888-865-6531**

### Resolution of an Expedited Appeal

Upon receiving an expedited appeal, the Plan will complete the expedited appeal and give the Member (and the Provider involved, as appropriate) notice of its decision as expeditiously as the Member's health condition requires, but no later than 72 hours after receiving a valid complete request for the expedited appeal. The Plan will make reasonable efforts to provide verbal notice to the Member with the expedited appeal determination.

In the event the request for expedited resolution of the appeal is denied, the Plan will provide the Member, the Member's authorized representative, or Provider acting on behalf of the Member with oral notification of the denial. Written notification will subsequently be mailed to the Member within two calendar days of the oral notification. This notice will explain that the Plan

will transfer the appeal to the standard time frame of no more than 30 calendar days for an appeal beginning on the date the Plan received the original request.

### **Reversal of Denial of an Integrated Appeal**

If, upon appeal, the Plan overturns its adverse determination, the Plan will issue its reconsidered determination and send payment, or issue authorization for the service, as applicable.

In this event, the Plan will also pay for appealed Covered Services, in accordance with state policy and regulations, if the services were furnished while the appeal was pending and the disposition reverses a decision to deny, limit or delay services.

### **Affirmation of Denial of an Administrative Appeal**

If the Plan affirms its initial action and/or denial (in whole or in part), it will:

- Issue an Integrated Appeal Outcome Notification letter to Member and/or appellant
- Include in the notice the specific reason for the appeal decision in easily understandable language with reference to the benefit provision, guideline, protocol or other similar criteria on which the appeal decision was based
- Outline the additional levels of appeals available

### **Medicare Appeal Rights**

An Unfavorable Appeal case file will automatically be forwarded to an independent reviewer under the Medicare Appeals process. This reviewer will review the Member's case under Medicare coverage standards. If the independent reviewer denies the Member's request, the Member will receive a written decision. The written decision will explain if the Member has additional appeal rights under Medicare.

### **State Level Appeal Rights**

The Member, the Member's Provider (with the Member's written consent), or another authorized representative can also choose to file an external appeal through the NJ Department of Banking and Insurance. The case will be sent to an Independent Utilization Review Organization (IURO), and will be reviewed by an independent physician. The Member also has the right to request a Medicaid State Fair Hearing. More information on both options is below.

### **External (IURO) Appeal**

If a Member, or a Provider acting on the Member's behalf, is not satisfied with the Plan's Appeal Determination, the appeal may be submitted to an External Independent Utilization Review Organizational (IURO) Process. To request an IURO appeal, Providers must complete the external review form provided with their appeal notice of action and return it within 60 days from receipt of the adverse internal appeal determination to the following address:

NJ Department of Banking and Insurance  
Consumer Protection Services  
Office of Managed Care  
P.O. Box 329  
Trenton, New Jersey 08625-0329

Providers and Members may also call the toll-free number at **1-888-393-1062** for assistance.

The IURO will render a decision within 45 calendar days.

If the Provider or the treating Provider believes this 45 calendar day time frame for resolving the appeal could harm the Member's health, or if the Member is inpatient in a hospital, the IURO will render a decision within no more than 48 hours following the receipt of the appeal. The Provider or treating Provider may call the Department of Banking and Insurance at **1-888-393-1062** to make this request.

### **Medicaid State Fair Hearing**

In addition to the right to file an appeal with the Plan, a Member also has a right to file for a Medicaid State Fair Hearing. Members must request the Medicaid State Fair Hearing with the NJ Division of Medical and Health Services (DMAHS) within 120 days of the adverse action whether or not the Member appeals to the IURO.

Members can appeal to the IURO before requesting a Medicaid State Fair Hearing and wait for the IURO's decision, or Members can appeal to the IURO at the same time that they request a Medicaid State Fair Hearing. (Please keep in mind that Members make these two requests to different government agencies.) The External (IURO) Appeal is optional, and is not required to access the Fair Hearing process.

**NOTE: Although Members have 120 calendar days to request a Medicaid State Fair Hearing, they only have ten (10) calendar days from the date of the Appeals Resolution letter or until the end of the previously approved authorization, whichever is later, to request in writing that services continue during the Medicaid State Fair Hearing process. If the Member does not request that services continue during this time frame, the services will not continue.**

If the Member requests that his or her services continue while the Member's appeal is taking place and the Member's Medicaid State Fair Hearing outcome is not in his or her favor, the Member may be required to pay for the services.

State of New Jersey  
Division of Medical Assistance and Health Services  
Fair Hearing Section  
P.O. Box 712  
Trenton, NJ 08625-0712

The Member must include their name, address, telephone number, and a copy of the denial letter with their request for a Medicaid State Fair Hearing.

The Medicaid State Fair Hearing will be concluded within 90 days.

### **Continuation of Benefits**

During any stage of the appeal process, the Plan shall continue the Member's benefits if all of the following are met:

- The Member or the Provider files the appeal timely;
- The appeal involves the termination, suspension or reduction of a previously authorized course of treatment;
- The services were ordered by an authorized Provider; and
- The appeal request is made on or before the final day of the previously approved authorization, or within ten (10) calendar days of the Plan sending the notification of adverse benefit determination, whichever is later.

For those eligible Members who request the Fair Hearing process, continuation of benefits must be requested in writing within 10 days of the date of the notice of action letter, following an internal or external appeal, or on or before the final day of the previously approved authorization, whichever is later.



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Thank you for playing a starring role!**