

SECTION 9 - Billing & Claims Processing

9.1- Member Eligibility

Payment for services rendered is subject to verification that the member was enrolled in VNSNY CHOICE at the time the service was provided and to the provider's compliance with the VNSNY CHOICE's UM Care Management and prior authorization policies at the time of service. Claims submitted for services rendered without proper authorization will be denied for "failure to obtain authorization." No payment will be made. Providers must verify member eligibility at the time of service to ensure the member is enrolled in VNSNY CHOICE. Failure to do so may affect claims payment. Note, however, that members may retroactively lose their eligibility with VNSNY CHOICE after the date of service. Therefore, verification of eligibility is not a guarantee of payment by VNSNY CHOICE. In certain cases, a managed care plan member, including VNSNY CHOICE members, may change health plans during the course of a hospital stay. When this occurs, providers should bill the health plan to which the member belonged at the time of admission to the hospital.

9.2- General Billing and Claim Submission Requirements

Instructions for Submitting Claims

Service providers are responsible for submitting claims to VNSNY CHOICE. Provider claims should be submitted either on a CMS-1500 form or UB-04 form or the related electronic format (837P or 837I). Claims for non-HIPAA covered services may be submitted on a non-standard form at the approval of VNSNY CHOICE. For exceptions to the standard form, please contact your Account Manager—Claims may be submitted by mail to the VNSNY CHOICE Claims Department at the address listed below and in the [Quick Reference Guide](#) found in the Helpful Links on page 4 of this Manual.

- VNSNY CHOICE MLTC/Total/Select Health: P.O. Box 4498, Scranton, PA 18505
- VNSNY CHOICE FIDA Complete: PO Box 3715, Scranton, PA 18505

For electronic submissions: Use VNSNY CHOICE Payer ID# 77073.

9.3- Time Frames for Claim Submission, Adjudication and Payment

Timely Filing and Prompt Payment of Claims

- Providers are expected to submit claims within the timelines specified in their contract. This will be applied to the date of service (or discharge for inpatient services.) Claims received after the Timely Filing Limit may be denied.
- “Clean Claims,” those submitted fully according to VNSNY CHOICE standards, will be paid or denied according to State or Federal Prompt Payment requirements.
- For Medicare lines of business, other claims, including those with incomplete information from non-network providers, will be paid or denied within 60 calendar days.
- Network providers will be paid according to the terms of their contract.
- Non-network providers will be paid according to CMS or New York State Medicaid regulations.

The prompt payment of your claim is contingent on VNSNY CHOICE’s receipt of complete and legible claims information. Missing or incomplete information may delay payment.

All claim submissions must include the providers National Provider Identification (NPI) and Tax ID number on the claim.

Late Claim Submission

In certain circumstances (see chart below), VNSNY CHOICE will process claims submitted after the time period required under the provider’s agreement with VNSNY CHOICE. Please note that “unclean” claims that are returned to the provider for necessary information are adjudicated according to the original date of service. They do not fall into the category of exceptions to the time period required.

The following situations allow for special handling of claims. Claims must be submitted with a written explanation and appropriate documentation showing the date the claim came within the provider’s control.

Reason for Delay	Time Frame for Submission
Litigation involving payment of the claim	Within ninety (90) calendar days from the time the submission came within the provider’s control.
Medicare or other third party processing delays affecting the claim.	Within ninety (90) calendar days from the time the submission came within the provider’s control
Original claim rejected or denied due to a reason unrelated to the 180 day rule.	Within ninety (90) calendar days of the date of notification (submit with original EOP)
Administrative delay (enrollment process, rate change) by NYSDOH or other State agencies.	No time frame
Delay in member eligibility determination	Within ninety (90) days from the time of notification of eligibility (submit with documentation substantiating the delay)
Member’s enrollment with VNSNY CHOICE was not known on the date of service.	Within ninety (90) days from the time the member’s enrollment is verified. Providers much make diligent attempts to determine the member’s coverage with VNSNY CHOICE

9.4 - Coordination of Benefits (COB)

If a member has coverage with another plan that is primary to VNSNY CHOICE, please submit a claim for payment to the other plan first. The amount payable by VNSNY CHOICE will be determined by the amount paid by the primary plan, Medicare secondary payer law and policies, or New York State Medicaid standards for coinsurance payments. Please submit a copy of the primary carrier’s Explanation of Payment with your claim to VNSNY CHOICE. Any cost sharing for a member that is considered Dual Eligible must be billed to Medicaid or other insurer.

You may not bill a member for a non-covered service unless:

- 1) You have informed the member in advance that the service is not a covered service.

2) The member has agreed in writing to pay for the non-covered service.

If a member loses their Medicaid eligibility while they are enrolled in a VNSNY CHOICE “dual- eligible” plan, they will be deemed temporarily eligible to remain in the plan for up to 6 months because they may regain Medicaid eligibility. During this time, the member is able to receive the same benefits as any other member. If a participating provider receives a denial from Medicaid for such member’s cost sharing for services provided during this period, the provider will look to the plan for reimbursement. Providers should contact Provider Services to initiate such reimbursement.

9.5- Explanation of Payment (EOP) / Electronic Funds Transfer (EFT)

The EOP describes how claims for services rendered to VNSNY CHOICE members were reviewed. It details the adjudication of claims, describing the amounts paid or denied and indicating the determinations made on each claim.

The EOP shall include the following elements:

- Name and Address of Payor
- Toll-free Number of Payor
- Subscriber’s Name and Address
- Subscriber’s Identification (ID) Number
- Member’s Name
- Provider’s Name
- Provider Tax Identification Number (TIN)
- Claim Date of Service
- Type of Service
- Total Billed Charges
- Allowed Amount
- Discount Amount

- Excluded Charges
- Explanation of Excluded Charges (Denial Codes)
- Amount Applied to Deductible
- Copayment/Coinsurance Amount
- Total Member Responsibility Amount
- Total Payment Made and to Whom

The EOP is arranged numerically by member account number. Each claim represented on an EOP may comprise multiple rows of text. The line number indicated below the date of service identifies the beginning and end of a particular claim. Key fields that will indicate payment amounts and denials are as follows:

- **Paid Claim Lines:** If the Paid Amount field reads greater than zero, the claim was paid in the amount indicated.
- **Denied Claim Lines:** If the Not Covered field is greater than zero and equal to the allowed amount, the service was denied.
- **Claim Processed as a Capitated Service:** If the amount in the Prepaid Amount field is greater than zero, the service was processed as a capitated service.
- **End of Claim:** Each claim is summarized by a claim total. If there are multiple claims for a single member, the EOP also summarizes the total amount paid for that member.

Electronic Claims Submissions

VNSNY CHOICE encourages providers to submit clean claims to us electronically. Electronic claims submission can offer you the following benefits:

- More efficient claims payment
- Improved cash flow
- Increased convenience: one universal form to complete for all carriers
- Greater reliability than paper systems

- Decreased postage and mail time
- Reduced paperwork for office staff

9.6- Claim Inquiries, Claim Reconsideration and Appeal Process

If you have questions regarding the status of a claim or other inquiries, contact the Provider Services at Department telephone number listed in Introduction of this provider manual. For **Member Services**, call 1-866-783-0222. TTY users, call 711.

Please have the following information available:

- Provider’s name and NPI
- Member’s name and members identification number
- Date of service and date of claim submission

Claim Reconsideration and Appeal Process

It is VNSNY CHOICE’s policy to ensure fair, appropriate resolution and timely handling of providers’ disputes. The provider dispute resolution process and the provider’s contract provide a mechanism by which participating providers may submit disputes resulting from claim adjustments or denials.

Disputes for VNSNY CHOICE claims should be addressed by contacting the telephone number listed under Billing/Claim Inquiries in the Introduction page of the Provider Manual.

The following applies to claims for each health plan.

Dispute Type	Submission Timeframe	Necessary Information to be Provided(in writing*)
Standard reconsideration request of a denial of payment or Medical necessity	Please refer to your provider contract	<ul style="list-style-type: none"> • Copy of Denied Claim • Copy of Remittance • Any requested or substantiating documentation not previously provided

* Disputes may be faxed or mailed to the Provider Dispute Address indicated in the Claims Appendix.

***The following applies to CHOICE MLTC claims:**

Dispute Type	Submission Timeframe	Necessary Information to be Provided (in writing*)
Standard reconsideration request for a denial of payment due to Medical Necessity	Please refer to your provider contract.	Copy of denied claim Copy of remittance Any requested or substantiating documentation not previously provided.
Requests for a denial of payment due to claim coding issues. Requests for a denial of payment due to no authorization.	Please refer to billing/claims contact number in the Introduction.	Any requested or substantiating documentation not previously provided.

* Disputes may be faxed or mailed to the Provider Dispute Address indicated in the Claims Appendix.

All disputes must be submitted within 90 days of the date of the Explanation of Benefits (EOB) or according to the timeframes indicated in the contract of the participating provider’s agreement with VNSNY CHOICE.

Important: For efficient processing, providers must use our online [Provider Claim Dispute Form](#). The form, instructions on how to use and more detailed Information about filing claim disputes and appeals is available on the VNSNY CHOICE website at this link: vnsnychoice.org/health-professionals/claims-eligibility/submit-claims

Claims Appeal Review Process and Timeframes

VNSNY CHOICE will thoroughly review the provider’s request and all supporting information and documentation.

Written determination of the resolution of a dispute will be issued within 60 business days of receipt. If the resolution requires a claim payment, the payment will be issued within 10 business days of the determination.

If additional information is needed, a request will be sent to the provider within 15 business days. To resolve the dispute, the provider has 30 business days from the date of requested information to submit additional information or the dispute will be closed.

If VNSNY CHOICE decides in the provider's favor on a request for payment, VNSNY CHOICE will pay for the service no later than 10 business days from the date of the determination.

If VNSNY CHOICE decides against the provider, VNSNY CHOICE will notify the provider in writing as to the rationale for the decision.

9.7- Overpayments

VNSNY CHOICE periodically reviews payments made to providers to ensure the accuracy of claim payment pursuant to the terms of the provider contract or as part of its continuing utilization review and fraud control programs. In doing so, VNSNY CHOICE may identify instances when we have overpaid a provider for certain services. When this happens, VNSNY CHOICE provides notice to the provider and recoups the overpayment consistent with Section 3224-b of the New York State Insurance Law.

VNSNY CHOICE will not pursue overpayment recovery efforts for claims older than 24 months after the date of the original payment to a provider unless the overpayment is (1) based upon a reasonable belief of fraud, intentional misconduct, or abusive billing, (2) required or initiated by the request of a self-insured plan, or (3) required by a state or federal government program. In addition, we may at times apply the procedures described in this section in order to recoup duplication claims payments but reserve the right to use other procedures to do so. In addition, if a provider asserts that VNSNY CHOICE has underpaid any claim(s) to a provider, VNSNY CHOICE may offset any underpayments that may be owed against past underpayments made by VNSNY CHOICE dating as far back as the claimed underpayment.

If VNSNY CHOICE has determined that an overpayment has occurred, VNSNY CHOICE will provide 30 days written notice to the provider of the overpayment and request repayment. This notice will include the member's name, service dates, payment amounts proposed adjustment, and a reasonably specific explanation of the reason for the overpayment and the proposed adjustment. In response to this notice, the provider may dispute the finding or remit payment as outlined below. Upon the receipt of a request for repayment, providers may voluntarily submit a refund check made payable to VNSNY CHOICE within 30 days from the date of the overpayment notice.

Providers should further include a statement in writing regarding the purpose of the refund check or include the Overpayment Notice with the refund check to ensure the proper recording and

timely processing of the refund. **Refund checks should be mailed to:**

VNSNY CHOICE
220 East 42nd St, 3rd Floor
New York, NY 10017
Attention: Claims Payment Integrity/Recoveries

If a provider disagrees with VNSNY CHOICE's determination concerning the overpayment, the provider must submit a written request for an appeal within thirty 30 days from the date of the overpayment notice and include all supporting documentation in accordance with the provider appeal procedure described above in the previous topic to VNSNY CHOICE, P.O. Box 445, Elmsford, NY 10523.

9.8- Submitting Claims for Non-Credentialed Practitioner in a Group Arrangement or for a Non-Credentialed Substitute Practitioner

All providers who are part of a VNSNY CHOICE contracted medical group – and individually credentialed providers who have a non-contracted provider as part of their group and share a TIN, NPI, specialty/taxonomy code – are considered contracted providers for the purposes of claim payments and are considered “Substitute Practitioners.” Claims for Substitute Practitioner services should be billed by the medical group or by the regular participating practitioner and will be reimbursed at the regular participating practitioner's contracted fee schedule.

Substitute Practitioners are not required to enroll with the health plan and should not bill the health plan directly.

Please note the following to ensure your claims for the Substitute Practitioner's services are documented correctly:

- Claims that include services provided by a Substitute Practitioner or must include the credentialed provider's billing name, address and national provider identifier (NPI) in Block 33 of the claim form.
- The name and mailing address of the Substitute Practitioner must be documented in Block 19, not Block 33.
- When billing for a service provided by a Substitute Practitioner physician, the modifier Q5 or Q6 must follow the procedure code in Block 24D for services provided by the Substitute Practitioner.

9.9- Claims from a Network Hospital Associated with a Non-Network Health Care Provider

VNSNY CHOICE will not immediately process claims from a network hospital as out of network solely on the basis that a health care provider who is not participating with VNSNY CHOICE treated the member.

9.10- Claims from a Network Health Care Provider Associated with a Non-Network Hospital

VNSNY CHOICE will not arbitrarily process claims from network health care providers as out of network solely because the hospital is not participating with VNSNY CHOICE.

9.11 - Facility Claim Requirements

Ambulatory Patient Group (APG) Rate Codes

VNSNY CHOICE pays claims billed with Ambulatory Patient Group (APG) rate codes (and their corresponding CPT codes) for services covered by APG reimbursement. The APG system is the New York State mandated payment methodology for most Medicaid outpatient services. APGs will pay hospital outpatient clinic, ambulatory surgery and emergency department services when services are reimbursed at the Medicaid rate. APGs will not be used for services that are carved out of Medicaid managed care. Medicaid APG claims should be submitted:

- APG and non-APG services on separate claims
- Report a value code of 24 and an appropriate rate code
- Report CPT codes for all revenue lines

Claims without proper coding will be returned for correction prior to adjudication.

More information on APGs can be found at the New York State Department of Health's website at www.health.state.ny.us/health_care/medicaid/rates/apg/ as well as the DOH's Policy and Billing Guidance

Ambulatory Patient Groups (APGs) Provider Manual at
health.ny.gov/health_care/medicaid/rates/apg/docs/apg_provider_manual.pdf

For documentation on known APG issues and HIPAA APG requirements, go to eMedNY's website at www.emedny.org/apg_known_issues.pdf and at www.emedny.org/HIPAA/index.html.

"Present on Admission" Indicator for Hospitals

The Deficit Reduction Act of 2005 mandates hospitals to report all diagnosis on a UB-04 (paper claims) or ASC X12N 837 Institutional (837I electronic transmissions) for Medicare and Medicaid patients. To comply with this government program, VNSNY CHOICE requires a "present on admission" (POA) indicator for the following claims:

- Acute care hospital admissions
- All medical inpatient services
- Substance abuse treatment
- Mental health admissions

Note: Patients considered exempt by Medicare must also have POA indicators noted. If the diagnosis is exempt, enter a value of "1."

Because the HAC-POA payment applies to IPPS (Acute Inpatient Prospective Payment System) hospitals, all of the hospitals below are exempt:

- Critical access hospitals
- Inpatient rehabilitation facilities
- Inpatient psychiatric facilities
- Maryland waiver hospitals
- Long term care hospitals
- Cancer hospitals
- Children's hospitals
- Hospitals paid under any type of prospective payment system (PPS) other than the acute care hospital PPS

A POA indicator must be assigned to principal and secondary diagnoses (as defined in Section II of the *ICD-10-CM Official Guidelines for Coding and Reporting*, by the Centers for Medicare & Medicaid Services [CMS] and the National Center for Health Statistics [DHHS]) and the external cause of injury. CMS does not require a POA indicator for the external cause of injury unless it is being reported as an "other" diagnosis.

If a condition cannot be coded or reported based on *Uniform Hospital Discharge Data Set* definitions and current official coding guidelines, the POA indicator should not be billed.

ERM care hospitals

- Cancer hospitals
- Children's hospitals
- Hospitals paid under any type of prospective payment system (PPS) other than the acute care hospital PPS

A POA indicator must be assigned to principal and secondary diagnoses (as defined in Section II of the ICD-10-CM Official Guidelines for Coding and Reporting, by the Centers for Medicare & Medicaid Services [CMS] and the National Center for Health Statistics [DHHS]) and the external cause of injury. CMS does not require a POA indicator for the external cause of injury unless it is being reported as an "other" diagnosis.

If a condition would not be coded and reported based on Uniform Hospital Discharge Data Set definitions and current official coding guidelines, then the POA indicator would not be reported.

Present on Admission (POA) Indicator List	
Code	Description
Y	Yes. The condition was present at the time of inpatient admission.
N	No. The condition was not present at the time of inpatient admission.
U	Unknown. The documentation is insufficient to determine if the condition was present at the time of inpatient admission.
W	Clinically undetermined. The provider is unable to clinically determine whether the condition was present at the time of inpatient admission or not.

- **Note: Hospitals which are considered exempt by Medicare must also bill a POA indicators. If the diagnosis is exempt, enter a value of "1"-Exempt from POA reporting.**

This code is equivalent to a blank on the UB-04, however; it was determined that blanks are undesirable when submitting this data via the 4010A.

Issues related to inconsistent, missing, conflicting or unclear documentation must be resolved by the practitioner.

More information and coding instructions, including the POA Fact Sheet, can be found on the CMS website at www.cms.gov/MLNMattersArticles/downloads/MM5499.pdf and at www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/downloads/wPOAFactSheet.pdf.

9.12- Taxonomy Codes: Definition and Claims Use

Taxonomy codes are administrative codes set for identifying the practitioner type and area of specialization for health care practitioners. Each taxonomy code is a unique 10-character alphanumeric code that enables practitioners to identify their specialty at the claim level.

Taxonomy codes are assigned at both the individual practitioner and organizational practitioner level.

Taxonomy codes have three distinct levels: Level I is the Practitioner Type, Level II is Classification, and Level III is the Area of Specialization. A complete list of taxonomy codes can be found within the Health Insurance Portability and Accountability Act (HIPAA).

Taxonomy codes are self-reported, both by registering with the **National Plan and Provider Enumeration System (NPPES)** and by electronic and paper claims submission.

Taxonomy Codes registered with NPPES at the time of NPI application are reflected on the confirmation notice document received from NPPES with the provider's assigned NPI number. Current taxonomy codes registered, including any subsequent changes, may be obtained on an inquiry basis by visiting the [NPI Registry website](#).

A practitioner can have more than one taxonomy code, due to training, board certifications, etc. It is critical to register all applicable taxonomy codes with NPPES and to use the correct taxonomy code to represent the specific specialty when filing claims. This will assist VNSNY CHOICE in a more accurate and timely processing of claims.

Please provide Taxonomy codes on all VNSNY CHOICE claims. The absence of these codes

may result in incorrect payment.

Taxonomy codes on **electronic claim submissions** with the ASC X12N 837P and 837I format are placed in segment PRV03 and loop 2000A for the billing level and segment PRV03 and loop 2420A for the rendering level.

For paper CMS-1500 professional claims, the taxonomy code should be identified with the qualifier “ZZ” in the shaded portion of box 24i. The taxonomy code should be placed in the shaded portion of box 24j for the rendering level and in box 33b preceded with the “ZZ” qualifier for the billing level.

9.13 HHAeXchange for Home Health Services

After a rigorous selection process, VNSNY CHOICE has engaged HHAeXchange, a web-based software solution, to replace OPS for scheduling, communication, and billing of Home Health Services. The HHAeXchange Portal provides a direct connection from the agency to VNSNY CHOICE for:

- Electronic case broadcasting, authorizations, plan of care management and entering confirmed visits
- Real-time two-way messaging
- Free EVV solution for time, attendance and duty tracking
- Electronic billing

Billing Options

Based on how your agency currently works with OPS, below are the options you have in working with the HHAeXchange portal:

- Option 1: Entering data directly into OPS: You will be able to enter data directly into the HHAeXchange portal.
- Option 2: Currently using HHAeXchange: You will be able to continue using HHAeXchange, utilizing the system’s Linked Contract functionality.
- Option 3: Currently using another 3rd Party Solution: Interface specifications will be available at no charge, enabling you to bring your data into the HHAeXchange portal.



Simple Claims Billing and EVV Implementation for VNSNY CHOICE

VNSNY will be processing claims via a clearinghouse. VNSNY utilizes TMG/Facets for claims adjudications.

Participation and Additional Information

If you are interested in integration, please reach out to your assigned VNSNY CHOICE Account Manager. Participation is optional. Additional information is located at:

<https://hhaexchange.com/vnsny/>