

# Optum

## 2022 Claims Provider Manual



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# Chapter 1: Overview

## Purpose and use of this guide

The guide contains important information about Optum Care Network (OCN) claims submission and reconsideration requests.

This guide is not intended to be exhaustive nor contractually binding. In the event of a conflict or inconsistency between this administrative guide and your network contractual agreement or applicable federal and state statutes and regulations, the terms of the contractual agreement along with federal and state statutes and regulations shall control.

Optum Care reserves the right to supplement this guide to ensure that the information, terms and conditions remain in compliance with all governing Center for Medicare Service (CMS) regulations and relevant federal and state laws.



# Medicare compliance expectations and training

The Centers for Medicare & Medicaid Services (CMS) requires Medicare Advantage (MA) organizations and Part D plan sponsors to annually communicate specific Compliance and FWA requirements to their “first tier, downstream, and related entities” (FDRs). FDRs include contracted physicians, health care professionals, facilities and ancillary providers, as well as delegates, contractors, and related parties. CMS and other federal or state regulators require that you and your employees meet certain FWA and general compliance requirements.

FDRs are expected to have an effective compliance program, which includes training and education to address FWA and compliance knowledge. Optum Care’s expectation remains that FDRs, and their employees, are sufficiently trained to identify, prevent and report incidents of non-compliance and FWA. This includes temporary workers and volunteers, the CEO, senior administrators or managers, and sub delegates who are involved in or responsible for the administration or delivery of MA or Part D benefits or services.

We have general compliance training and FWA resources available at [unitedhealthgroup.com](https://www.unitedhealthgroup.com). The required education, training, and screening requirements include the following:

## **Standards of conduct awareness**

### **What you need to do**

- Provide a copy of your own code of conduct, or the UnitedHealth Group’s (UHG’s) Code of Conduct at [unitedhealthgroup.com > About > Ethics & Integrity > UnitedHealth Group’s Code of Conduct](https://www.unitedhealthgroup.com/About/Ethics-Integrity/UnitedHealth-Group-Code-of-Conduct). Provide the materials annually and within 90 days of hire for new employees.
- Maintain records of distribution standards (i.e., in an email, website portal or contract) for 10 years. We, our plan sponsors, or CMS, may request documentation to verify compliance.

## **Fraud, waste, and abuse and general compliance training**

### **What you need to do**

- Provide FWA and general compliance training to employees and contractors of the FDR working on MA and Part D programs.
- Administer FWA and general compliance training annually and within 90 days of hire for new employees.

## **Exclusion checks**

Prior to hiring or contracting with employees, you must review federal (HHS-OIG and GSA) and state exclusion lists, as applicable. This includes the hiring of temporary workers, volunteers, the CEO, senior administrators or managers, and subdelegates who are involved in or are responsible for the administration or delivery of Medicare Advantage plan sponsor benefits or services delegated to OCN.

### **What you need to do**

Make sure potential employees are not excluded from participating in federal health care programs. For more information or access to the publicly accessible excluded party online databases, use the following links:

- Health and Human Services – Office of the Inspector General OIG List of Excluded Individuals and Entities (LEIE) at [oig.hhs.gov/](https://oig.hhs.gov/).
- General Services Administration (GSA) System for Award Management at [sam.gov/sam](https://sam.gov/sam).
- Review the exclusion lists every month and disclose to OCN any exclusion or any other event that makes an individual ineligible to perform work directly or indirectly on federal health care programs. Maintain a record of exclusion checks for 10 years. We, our plan sponsors, or CMS, may request documentation of the exclusion checks to verify they were completed.

# Medicare compliance expectations and training continued

## Preclusion list policy

The Centers for Medicare and Medicaid Services (CMS) has a preclusion list effective for claims with dates of service on or after April 1, 2019. The preclusion list applies to both MA plans as well as Part D plans. The preclusion list is comprised of a list of prescribers and individuals or entities who:

- Are revoked from Medicare, are under an active reenrollment bar, and CMS has determined that the underlying conduct that led to the revocation is detrimental to the best interests of the Medicare program; or
- Have engaged in behavior for which CMS could have revoked the prescriber, individual or entity to the extent possible if they had been enrolled in Medicare and that the underlying conduct that would have led to the revocation is detrimental to the best interests of the Medicare program.
- Have been convicted of a felony under federal or state law within the previous 10 years and that CMS deems detrimental to the best interests of the Medicare program.
- Care providers receive a letter from CMS notifying them of their placement on the preclusion list. They have the opportunity to appeal with CMS before the preclusion is effective. There is no opportunity to appeal with OCN or the plan sponsor. CMS updates the preclusion list monthly and notifies MA and Part D plans of the claim rejection date, the date upon which we rejector deny a care provider's claims due to precluded status. Once the claim-rejection date is effective, a precluded care provider's claims will no longer be paid, pharmacy claims will be rejected, and the care provider will be terminated from the Optum Care Network. Additionally, the precluded care provider must hold Medicare beneficiaries harmless from financial liability for services provided on or after the claim rejection.

## Reporting Misconduct

If you identify compliance issues and/or potential fraud, waste or abuse, please report it to us immediately. Please refer to your OCN Provider Manual for reporting resources and detail.

## Privacy

You must make reasonable efforts to limit Protected Health Information (PHI) as defined under the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule to the minimum necessary when using or disclosing PHI. The minimum necessary standard should not affect treatment, payment or health care operations (TPO). The Privacy Rule requires written member authorization for uses and disclosure that fall outside of the TPO.

## Guide Updates

OCN reserves the right to supplement this guide to ensure that its information and terms and conditions remain in compliance with all governing Center for Medicare and Medicaid Services (CMS) regulations and relevant federal and state laws. This guide will be amended as needed.

# Chapter 2: Claims submission

## Electronic data interchange (EDI)

Optum Care's preferred method of claim submission is electronic, known as the Electronic Data Interchange (EDI). EDI is the computer to computer transfer of data transactions and information between payers and providers. Electronic claims submission allows the provider to eliminate the hassle and expenses of printing, stuffing and mailing claims to the network. It substantially reduces the delivery, processing, and payment time of claims. EDI is a fast, inexpensive, and safe method for automating the business practices that take place on a daily basis. There is no charge from Optum Care for submitting claims electronically to the network. Providers are able to use any major clearinghouse.

For electronic claim submissions, use **Payer ID: LIFE1**. For Connecticut, use payer ID: **E2387**.

Claim submissions should be in a HIPAA-compliant 837 I or P format.

EDI has a standardized format, which ensures that data can be sent quickly and is interpreted on both sides. EDI transactions adhere to HIPAA regulations and American National Standards Institution (ANSI) standards. The EDI specifications are like a blueprint for the data that guides the data to make the transitions between different data trading partners as smooth as possible.

[Click here](#) for additional information regarding CMS HIPAA EDI submission requirements.

### **Benefits of EDI:**

- Reduces costs
- No more handling, sorting, distributing, or searching paper documents
- Keeps health care affordable to the end customer
- Reduces errors
- Improves accuracy of information exchange between health care participants
- Improves quality of health care delivery and its process
- Reduces cycle time
- Enhanced information is available quicker
- Ensures fast, reliable, accurate, secure and detailed information

# Paper claims , reconsideration, and refund submissions



Optum Care prefers to receive claims electronically, but we do accept claims submitted on paper. If necessary, paper claims and correspondence may be submitted to the following addresses dependent upon member location:

Midwest <ul style="list-style-type: none"><li>• Indiana</li><li>• Ohio</li></ul>	Optum Care Claims P.O. Box 30781 Salt Lake City, UT 84130
Mountain West <ul style="list-style-type: none"><li>• Arizona</li><li>• Colorado</li><li>• Nevada</li><li>• New Mexico</li><li>• Utah</li></ul>	Optum Care Claims P.O. Box 30539 Salt Lake City, UT 84130
Northeast <ul style="list-style-type: none"><li>• Connecticut</li></ul>	Optum Care Claims P.O. Box 2500 Rancho Cucamonga, CA 91729 Attn: Claims Intake/Claims Manager
Pacific Northwest <ul style="list-style-type: none"><li>• Oregon</li><li>• Washington</li></ul>	Optum Care Claims P.O. Box 30788 Salt Lake City, UT 84130
Tristate <ul style="list-style-type: none"><li>• New York</li></ul>	Optum Care Claims P.O. Box 30781 Salt Lake City, UT 84130

# How to complete the 1500 claim form



## Patient information

**Box 1a:** Members External ID

**Box 2-6:** Member demographics to include Name, DOB, Address, and Gender

**Box 9D:** Other Insurance information—i.e. another Primary Payer

## Provider/line item details

**Box 17:** Referring Provider

**Box 19:** Provider Comments—i.e. Corrected Claim, 911

**Box 21:** Diagnostic Codes

**Box 22:** Resubmission Code (if 7 in box—claim is a corrected claim to one previous sent)

**Box 24A-G, 28, 29:** Line Item details/charges about services rendered by Provider

**Box 24J, 25, 31:** Rendering Provider Info

**Box 32:** Location services were rendered

**Box 33:** Billing Provider—Sometimes Provider Group info





# 1500 claim type image



## HEALTH INSURANCE CLAIM FORM

APPROVED BY NATIONAL UNIFORM CLAIM COMMITTEE (NUCC) 02/12

<input type="checkbox"/> PICA												1a												PICA <input type="checkbox"/>																											
1. MEDICARE <input type="checkbox"/> (Medicare#)				MEDICAID <input type="checkbox"/> (Medicaid#)				TRICARE <input type="checkbox"/> (ID#DoD#)				CHAMPVA <input type="checkbox"/> (Member ID#)				GROUP HEALTH PLAN <input type="checkbox"/> (ID#)				FECA BLK LUNG <input type="checkbox"/> (ID#)				OTHER <input type="checkbox"/> (ID#)				1a. INSURED'S I.D. NUMBER (For Program in Item 1)																							
2. PATIENT'S NAME (Last Name, First Name, Middle Initial)												3. PATIENT'S BIRTH DATE MM DD YY SEX M <input type="checkbox"/> F <input type="checkbox"/>												4. INSURED'S NAME (Last Name, First Name, Middle Initial)																											
5. PATIENT'S ADDRESS (No., Street)												6. PATIENT RELATIONSHIP TO INSURED Self <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Other <input type="checkbox"/>												7. INSURED'S ADDRESS (No., Street)																											
CITY				STATE				CITY				STATE				CITY				STATE																															
ZIP CODE				TELEPHONE (Include Area Code)				ZIP CODE				TELEPHONE (Include Area Code)				ZIP CODE				TELEPHONE (Include Area Code)																															
9. OTHER INSURED'S NAME (Last Name, First Name, Middle Initial)												10. IS PATIENT'S CONDITION RELATED TO:												11. INSURED'S POLICY GROUP OR FECA NUMBER																											
a. OTHER INSURED'S POLICY OR GROUP NUMBER												a. EMPLOYMENT? (Current or Previous) <input type="checkbox"/> YES <input type="checkbox"/> NO												a. INSURED'S DATE OF BIRTH MM DD YY SEX M <input type="checkbox"/> F <input type="checkbox"/>																											
b. RESERVED FOR NUCC USE												b. AUTO ACCIDENT? <input type="checkbox"/> YES <input type="checkbox"/> NO PLACE (State)												b. OTHER CLAIM ID (Designated by NUCC)																											
c. RESERVED FOR NUCC USE												c. OTHER ACCIDENT? <input type="checkbox"/> YES <input type="checkbox"/> NO												c. INSURANCE PLAN NAME OR PROGRAM NAME																											
d. INSURANCE PLAN NAME OR PROGRAM NAME												10d. CLAIM CODES (Designated by NUCC)												d. IS THERE ANOTHER HEALTH BENEFIT PLAN? <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, complete items 9, 9a, and 9d.																											
12. PATIENT'S OR AUTHORIZED PERSON'S SIGNATURE I authorize the release of any medical or other information necessary to process this claim. I also request payment of government benefits either to myself or to the party who accepts assignment below.												13. INSURED'S OR AUTHORIZED PERSON'S SIGNATURE I authorize payment of medical benefits to the undersigned physician or supplier for services described below.																																							
SIGNED _____												DATE _____												SIGNED _____																											
14. DATE OF CURRENT ILLNESS, INJURY, or PREGNANCY (LMP) MM DD YY				QUAL				16. OTHER DATE MM DD YY				QUAL				18. DATES PATIENT UNABLE TO WORK IN CURRENT OCCUPATION FROM MM DD YY TO MM DD YY																																			
17. NAME OF REFERRING PROVIDER OR OTHER SOURCE												17a.				18. HOSPITALIZATION DATES RELATED TO CURRENT SERVICES FROM MM DD YY TO MM DD YY																																			
19. ADDITIONAL CLAIM INFORMATION (Designated by NUCC)												17b. NPI				20. OUTSIDE LAB? <input type="checkbox"/> YES <input type="checkbox"/> NO \$ CHARGES																																			
21. DIAGNOSIS OR NATURE OF ILLNESS OR INJURY Relate A-L to services (line below) (24E) ICD Ind.												22. RESUBMISSION CODE				ORIGINAL REF. NO.																																			
A. _____ B. _____ C. _____ D. _____												23. PRIOR AUTHORIZATION NUMBER				24J																																			
E. _____ F. _____ G. _____ H. _____												24. A. DATE(S) OF SERVICE From MM DD YY To MM DD YY				B. PLACE OF SERVICE				C. EMG				D. PROCEDURES, SERVICES, OR SUPPLIES (Explain Unusual Circumstances) CPT/HCPCS MODIFIER				E. DIAGNOSIS POINTER				F. \$ CHARGES				G. DAYS OR UNITS				H. EBIT Family Plan				I. ID. QUAL				J. RENDERING PROVIDER ID. #			
I. _____ J. _____ K. _____ L. _____												1				2				3				4				5				6																			
25. FEDERAL TAX I.D. NUMBER												SSN EIN				26. PATIENT'S ACCOUNT NO.				27. ACCEPT ASSIGNMENT? (For gov. claims, see back) <input type="checkbox"/> YES <input type="checkbox"/> NO				28. TOTAL CHARGE \$				29. AMOUNT PAID \$				30. Rev'd for NUCC Use																			
31. SIGNATURE OF PHYSICIAN OR SUPPLIER INCLUDING DEGREES OR CREDENTIALS (I certify that the statements on the reverse apply to this bill and are made a part thereof.)												32. SERVICE FACILITY LOCATION INFORMATION												33. BILLING PROVIDER INFO & PH # ( )																											
SIGNED _____												DATE _____												a. NPI				b. NPI																							

NUCC Instruction Manual available at: [www.nucc.org](http://www.nucc.org)

PLEASE PRINT OR TYPE

APPROVED OMB-0938-1187 FORM 1500 (02-12)

# How to complete the UB04 (1450) claim form



**Box 1:** Provider Name and Address

**Box 2:** Pay-To Name and Address—if different than Box 1

**Box 3a/b:** Patient Control Number, Medical Record Number

**Box 4:** Bill Type

**Box 5:** Facility Tax ID

**Box 6:** Statement Covers Period—DOS

**Box 7:** Administrative Necessary Days

## Member validation

**Box 8a-b:** Patient Name

**Box 9a-d:** Patient Address

**Box 10:** Patient DOB

**Box 11:** Patient Gender

## Admission information

**Box 12:** Admission Date

**Box 13:** Admission Hour

**Box 14:** Admit Type—Reason for Admission

**Box 15:** Source of Admission

**Box 16:** Discharge Hour

**Box 17:** Patient Discharge Status

**Box 18-28:** Condition Codes

**Box 29:** Accident State—State in which accident occurred

**Box 30:** Accident Date

**Box 31-34:** Occurrence Codes and Dates

**Box 35-36:** Occurrence Span

**Box 39-41:** Value Codes

## Line items

**Box 42-49:** Contain the claim lines with information on services and charges provided

**Box 56:** Facility NPI

## Patient insured information:

**Box 58-62:** This could have additional information as far as External ID listed that can be used to validate the member

**Box 67 A-Q:** Diagnosis Codes

## Other providers

**Box 76:** Attending (Admitting) Name

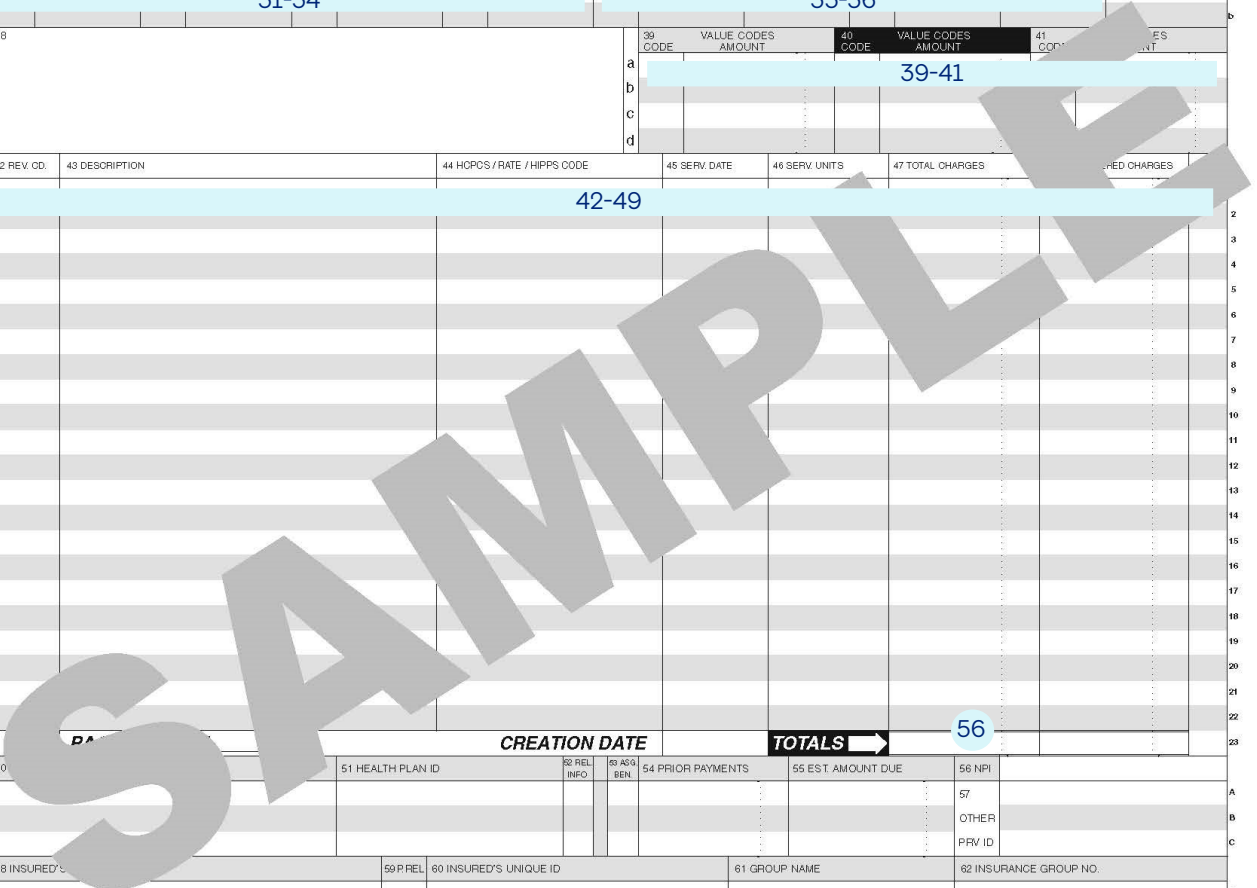
**Box 77:** Operating ID

**Box 78-79:** Other Provider ID

[Click here](#) for additional information regarding completing and processing the Form CMS-1450 Data Set.

# UB04 (1450) claim type image

1	2	3	4
8 PATIENT NAME	9 PATIENT ADDRESS	5 FED. TAX NO.	6 STATEMENT COVERS PERIOD FROM THROUGH
10 BIRTHDATE	11 SEX	12 DATE	13 HR
14 TYPE	15 SRC	16 DHR	17 SV
18-28	29 ACDT	30 STATE	7 TYPE OF BILL
31 OCCURRENCE DATE	32 OCCURRENCE DATE	33 OCCURRENCE DATE	34 OCCURRENCE DATE
35 CODE	36 CODE	37	38
39-41	40 CODE	41	42
42-49	43 DESCRIPTION	44 HCPCS / RATE / HIPPS CODE	45 SERV. DATE
46 SERV. UNITS	47 TOTAL CHARGES	48	49
50	51 HEALTH PLAN ID	52 REL INFO	53 AS4 BEN
54 PRIOR PAYMENTS	55 EST. AMOUNT DUE	56	57
58 INSURED'S	59 PREL	60 INSURED'S UNIQUE ID	61 GROUP NAME
62 INSURANCE GROUP NO.	63 TREATMENT AUTHORIZATION CODES	64 DOCUMENT CONTROL NUMBER	65 EMPLOYER NAME
66	67	68	69
70 PATIENT REASON DX	71 PPS CODE	72 ECI	73
74 PRINCIPAL PROCEDURE DATE	75	76 ATTENDING NPI	77
78 OTHER PROCEDURE DATE	79	80 REMARKS	81
82	83	84	85



# Chapter 3: Timely filing guidelines

## Submission timeframes

Keep in mind that when submitting claims, whether it is electronic or paper, there are required time frames that must be kept by all parties involved.

**Submitter:** Timely filing limit is 90 days or per the provider contract. A claim submitted after this time frame may be denied.

If you dispute a claim that was denied due to timely filing, you will be asked to show proof you filed your claim within your timely filing limits. Please see the provider dispute section of this manual for the necessary supporting documentation needed for proof of timely filing when filing a dispute.

### **Some examples of claims that may be denying as untimely include:**

- Resubmitted claims in which the original claim was denied for additional information or processed incorrectly.
- Resubmitted corrected claims for reprocessing (e.g., additional/reduced charges, updated fee schedule).
- Submitted claims where the members' insurance info was outdated and Optum Care was either the primary or secondary payer.

## Reconsiderations and payment disputes

**Submitter:** Timely filing limit is typically 60 days or per the provider contract. A request submitted after this time frame may be denied. In the event of a conflict or inconsistency between this administrative guide and your network contractual agreement or applicable federal and state statutes and regulations, the terms of the contractual agreement along with federal and state statutes and regulations shall control.

# Chapter 4: Common billing errors



## Corrected claims

- Professional (1500) bill type:
  - Resubmission code of 7 required in box 22 with the original reference/claim number
- Facility (1450) bill type:
  - Resubmission code of 7 (type of bill) required in box 4
- Include all codes for rendered services that should be considered for payment
- Resubmission code of 8 required in box 22 for a voided claim
- The billing terms of the contractual agreement, if applicable, along with federal and state statutes and regulations shall control

## Helpful billing and claims tips

Things to remember when billing and submitting claims:

- EDI submission is Optum Care's preferred method of claims submission. It's fast, easy and cost effective.
- Always verify the patient's eligibility at the time of service.
- Submit the most current information. This will support with accurate payment processing.
- Provide accurate data and complete all required fields on the claim.
- If the provider has time limits for claims submission in the contract, be sure to know what they are and submit accordingly.
- Know the contract(s). Be sure all billing staff is familiar with current billing and contract requirements.
- To verify and view claims status, go to the Optum Care provider portal at: [secure.optumcare.com/provider/account/logon](https://secure.optumcare.com/provider/account/logon) or contact the Optum Care provider service center.



## Chapter 5: Common denial codes

Code	Definition	Healthcare Claim Adjustment Reason Code (CARC) and Descriptions	Remittance Remark Codes (RARC) and Descriptions
CDD	Duplicate of service previously submitted.	18–Exact duplicate claim/service.	Not applicable
ST/S23	Claimant not effective or terminated for this date of service.	27/26–Expenses incurred prior to coverage./ Expenses incurred after coverage terminated.	Not applicable
TF1	Claim not received within the timely filing limit.	29–The time limit for filing has expired.	Not applicable
H31	Category II Reporting Code (s) and/or Category III Emerging Technology Code (s).	246–This non-payable code is for required reporting only.	Not applicable
OIT	Not a clean claim. Billed information not complete or inconsistent with level of service. Please resubmit corrected billing.	16–Claim/service lacks information or has submission/billing error(s).	N380–The original claim has been processed, submit a corrected claim.
WFL	Not a credentialed provider with this group on the date of service.	B7–This provider was not certified/eligible to be paid for this procedure/service on this date of service.	Not applicable
z88	LCD/NCD: Missing or invalid Part B Diagnosis.	50–These are non-covered services because this is not deemed a 'medical necessity' by the payer.	N115–This decision was based on a Local Coverage Determination (LCD).

# Chapter 6: Electronic fund transfer (EFT)

Optum Pay is our free payer payment method for providers that can deliver a simplified payment experience with free electronic remittance advice and electronic funds transfer (ERA/EFT).

ERA/EFT is a convenient, paperless, and secure way to receive claims payments. Funds are deposited directly into your designated bank account and include the TRN Reassociation Trace Number in accordance with CAQH CORE Phase III Operating Rules for HIPAA standard transactions.

Get an Explanation of Payment via a secure Provider Portal and view or download the 835 file into your system for better payment reconciliation free of charge. Sign up as many users as needed so they can track the status of claims and payments at any time.

## **Enrollment Information**

Phone: 1-877-620-6194 (Mon.-Fri., 7 a.m.-6 p.m. CT)

1-888-477-0256 (Mon.-Fri., 7 a.m.-7 p.m. CT)

Online: [optum.com/enroll](https://optum.com/enroll)

## **Payment Support**

Phone: 1-888-477-0256 (Mon.-Fri., 7 a.m.-7 p.m. CT)

Optum Pay provider portal: [optum.com/optumpay](https://optum.com/optumpay)

## **Additional benefits include:**

Accelerated access to funds with direct deposit into your existing bank account

Reduced administrative costs by eliminating paper checks and remittances

No disruption to your current workflow – ERAs can also be routed to your existing clearinghouse

For more details, please review the below helpful links/videos:

[How to enroll in Optum Pay](#)

[Frequently asked questions](#)

[Learn more about Optum Pay \(benefits, resources, and videos\)](#)

# Electronic fund transfer (continued)

## ERA Enrollment

The electronic remittance advice (ERA) enrollment process through Smart Data Solutions (SDS) is available for select payers that utilize SDS services. If you do not see the payer that you're looking for in the list of available payers, please contact the phone or email below:

Phone: 1-855-297-4436

Email: [stream.support@sdata.us](mailto:stream.support@sdata.us)

### **To receive ERAs directly or through existing clearinghouses:**

Providers should have VP Transaction ID (Optum Pay Payment ID), Tax ID, and an email address so Optum Financial support can assist with enrollment as quickly as possible.

#### Option 1:

Providers can enroll online with Smart Data Solutions (SDS) and select their clearinghouse within the drop-down menu. The enrollment verification process can be instant when phone authentication method is selected, otherwise the standard turnaround time is 3 business days.

### [SDS Enrollment Link](#)

Providers can reach out to the SDS support email for assistance with historical remits effective 7/3/2023. Providers should have payment number, paid amount, paid date, NPI, and Payer ID (LIFE1).

#### Option 2:

Call Optum Financial Payment Services Support (1-888-477-0256) to request enrollment with SDS.

Optum Financial agents will collect your email, name, and phone number to set up a new account. This will generate a link to create credentials and select your clearinghouse.



# Chapter 7: Reconsideration requests



## Provider dispute resolution

### Definition of a provider dispute

A provider dispute is a provider's written notice challenging and requesting the reconsideration of a claim (or a bundled group of substantially similar multiple claims that are individually numbered) that has been denied, adjusted or contested; or disputing a request for reimbursement of an overpayment of claims.

Each provider dispute must contain the following information:

- Member demographic information
- Provider's name, TIN, and contact information

If the provider dispute concerns a claim or reimbursement of an overpayment of a claim from Optum Care the following must be provided:

- Clear identification of the disputed item, such as the claim(s) number, medical records, and invoices if applicable
- Date of service
- Clear description of the dispute



# Provider dispute resolution continued



If the provider dispute is not concerning a claim the following must be provided:

- Clear explanation of the issue
- Provider's position on such issue

## Helpful provider dispute submission tips

- Provider dispute forms must be completed in full and included with the dispute.
- All required information must be included; disputes that are missing information will be returned to the submitter.

## To submit a provider dispute:

- Contact the Optum Care service center at:
  - Midwest Indiana:
    - 1-866-565-3361– Monday – Friday, 8 a.m. - 9 p.m., ET
  - Midwest Ohio:
    - 1-866-566-4715 – Monday – Friday, 8 a.m. - 8p.m., ET
  - Mountain West Arizona/Utah:
    - 1-877-370-2845 – Monday – Friday, 8 a.m. - 8 p.m., MT
  - Mountain West Colorado:
    - 1-888-685-8491– Monday – Friday, 8 a.m. - 8 p.m., MT
  - Mountain West Nevada:
    - 1-855-893-2297 – Monday – Friday, 8 a.m. - 8 p.m., MT
  - Mountain West New Mexico:
    - 1-800-620-6768 – Monday - Friday, 8 a.m. - 8 p.m., MT
  - Northeast Connecticut:
    - 1-888-556-7048 – Monday - Friday, 8 a.m. - 8 p.m., ET
  - Pacific Northwest Oregon:
    - 1-866-565-3664 – Monday - Friday, 8 a.m. - 5 p.m., PT
  - Pacific Northwest Washington:
    - 1-877-836-6806 – Monday - Friday, 8 a.m. - 5 p.m., PT
  - Tristate New York:
    - 1-866-565-3468 – Monday - Friday, 8a.m. - 8p.m., ET

## Provider dispute resolution continued

- Or send an email to our claims team at : [claimdispute@optum.com](mailto:claimdispute@optum.com)
- Download a copy of the Optum Care provider dispute resolution request form; visit the resources section at the following website: [professionals.optumcare.com](https://professionals.optumcare.com).

### Examples of types of disputes:

- Underpayment and/or overpayment
- Denials
- Provider contracts
- Provider credentialing
- Eligibility

### Dispute escalations

In the event a provider has not been able to achieve timely or reasonable resolution on a submitted dispute they can escalate to Optum Care Market Operations Research and Escalation department for triage and intervention. For example:

- Resolution is not being met and/or additional research is required
- Complexity of the issue requires cross functional teams to drive resolution
- Level of provider escalation requires urgent action and/or resolution

In order to submit a request to the Research and Escalation team, it is required to complete the standard dispute submission process first and include the original dispute tracking number provided by the Provider Services or Claims Resolution departments with your escalation request.

Send an email to our Market Operations Research and Escalation department at [opshelp@optum.com](mailto:opshelp@optum.com).



## Provider escalation process



1. Market Operations receives provider and claim escalations disputes via email from internal and external customers. Examples may include: incorrect rates, provider contract status, incorrect claim denials.
2. Research Analysts are responsible for triaging and researching inquiries to determine root cause and identify potential trends.
3. Once the root cause is identified the Research Analyst will engage the appropriate operational team to assist with resolution. A communication is extended to the submitter to notify of findings and next steps for resolution.
4. Upon confirming resolution, the Research Analyst validates the issue has been remediated, and documents findings.
5. Research Analyst communicates resolution to the submitter.



# Chapter 8: Out-of-network appeals and disputes

## UnitedHealthcare appeal language

Pursuant to federal regulations governing the Medicare Advantage program, non-contracted providers may request reconsideration (appeal) of a Medicare Advantage plan payment denial determination including issues related to bundling or down coding of services. To appeal a claim denial, submit a written request **within 60 calendar days** of the remittance notification date and include at a minimum:

- A statement indicating factual or legal basis for appeal
- A signed waiver of liability form (you may obtain a copy at <https://www.cms.gov/Medicare/Appeals-and-Grievances/MMCAG/Notices-and-Forms.html>)
- A copy of the original claim
- A copy of the remittance notice showing the claim denial
- Any additional information, clinical records or documentation that supports the argument for reimbursement

Mail appeal request to:

UnitedHealthcare Medicare & Retirement  
P.O. Box 6106  
Cypress, CA 90630 MS: CA124-0157

## Humana appeal language

### Appeals process for non-contracted Medicare providers

Pursuant to federal regulations governing the Medicare Advantage program, non-contracted providers may request reconsideration (appeal) of a Medicare Advantage plan payment denial determination. To appeal a claim denial, submit a written request **within 60 calendar days** of the remittance notification date and include at a minimum:

- A statement indicating factual or legal basis for appeal
- A signed Waiver of Liability form
- A Waiver form can be obtained on <http://www.humana.com/resources/support-center/forms.aspx>
- A copy of the original claim
- A copy of the remittance notice showing the claim denial Any additional information, clinical records, or documentation

Fax or mail the appeal request to:

Humana Inc Appeals and Grievance Department  
P.O. Box 14165  
Lexington, KY 40512-4165  
Fax: 1-800-949-2961

## Humana appeal language continued

### Payment dispute process for non-contracted Medicare providers:

Pursuant to federal regulations governing the Medicare Advantage program, non-contracted providers may file a payment dispute for a Medicare Advantage plan payment determination. A payment dispute may be filed when the provider disagrees with the amount paid, including issues related to bundling of services. To dispute a claim denial, submit a written request **within 120 calendar days** of the remittance notification date and include at a minimum:

- A statement indicating factual or legal basis for the dispute
- A copy of the original claim
- A copy of the remittance notice showing for the claim payment

Any additional information, clinical records, or documentation to support the dispute fax or mail the payment dispute to:

Humana Inc Appeals and Grievance Department  
P.O. Box 14165  
Lexington, KY 40512-4165  
Fax: 1-800-949-2961

For additional information on the Non-contracted Appeal and Dispute processes including a form that may be used to facilitate your request for appeal or dispute, please go to [www.humana.com](http://www.humana.com).

## Anthem appeal language

### Appeals process for non-contracted Medicare providers

Pursuant to federal regulations governing the Medicare Advantage program, non-contracted providers may request reconsideration (appeal) of a Medicare Advantage plan payment denial determination including issues related to bundling or down coding of services. To appeal a claim denial, submit a written request **within 60 calendar days** of the remittance notification date and include at a minimum:

- A statement indicating factual or legal basis for appeal
- A signed waiver of liability form (you may obtain a copy at <https://www.cms.gov/Medicare/Appeals-and-Grievances/MMCAG/Notices-and-Forms.html>)
- A copy of the original claim
- A copy of the remittance notice showing the claim denial
- Any additional information, clinical records or documentation that supports the argument for reimbursement

Anthem Nevada only:

Anthem Blue Cross and Blue Shield Medicare Advantage  
Mail stop: OH0205-A537  
4361 Irwin Simpson Rd.  
Mason, OH 45040

## Anthem appeal language continued

### Payment dispute process for non-contracted Medicare providers

Pursuant to federal regulations governing the Medicare Advantage program, non-contracted providers may file a payment dispute for a Medicare Advantage plan payment determination. A payment dispute may be filed when the provider disagrees with the amount paid. To dispute a claim payment, submit a written request **within 120 calendar days** of the remittance notification date and include at a minimum:

- A statement indicating factual or legal basis for the dispute
- A copy of the original claim
- A copy of the remittance notice showing the claim payment
- Any additional information, clinical records or documentation to support the dispute

Mail payment dispute to:

Optum Care Provider Dispute Resolution  
P.O. Box 30539  
Salt Lake City, UT 84130

If you have additional questions relating to a dispute decision made, you may contact us at:

Phone: 1-877-370-2845 for Arizona and Utah

Phone: 1-888-685-8491 for Colorado

Phone: 1-855-893-2297 for Nevada

Phone: 1-800-620-6768 for New Mexico

Fax: 1-877-370-2848

Mail: Optum Care Provider Dispute Resolution, P.O. Box 30539, Salt Lake City, UT 84130

Email via our secure web portal: <https://professionals.optumcare.com/portal-login.html>

## Premera appeal language

### Appeals process for non-contracted Medicare providers

Pursuant to federal regulations governing the Medicare Advantage program, non-contracted providers may request reconsideration (appeal) of a Medicare Advantage plan payment denial determination. To appeal a claim denial, submit a written request **within 60 calendar days** of the remittance notification date and include at a minimum:

- a statement indicating factual or legal basis for appeal
- a signed Waiver of Liability form (you may obtain a copy on: [https://www.cms.gov/Medicare/ Appeals-and-Grievances/MMCAG/Downloads /Appendix-7- Waiver-of-Liability-Notice.pdf](https://www.cms.gov/Medicare/Appeals-and-Grievances/MMCAG/Downloads/Appendix-7-Waiver-of-Liability-Notice.pdf))
- a copy of the original claim
- a copy of the remittance notice showing claim denial
- any additional information, clinical records or documentation

Washington only mail the appeal request to:

Premera Blue Cross Medicare Advantage Plans  
Attn: Appeals and Grievances  
P.O. Box 262527  
Plano, TX 75026

# Premera appeal language continued

## Payment dispute process for non-contracted Medicare providers

Pursuant to federal regulations governing the Medicare Advantage program, non-contracted providers may file a payment dispute for a Medicare Advantage plan payment determination. A payment dispute may be filed when the provider disagrees with the amount paid, including issues related to bundling of services. To dispute a claim payment, submit a written request **within 120 calendar days** of the remittance notification date and include at a minimum:

- a statement indicating factual or legal basis for the dispute
- a copy of the original claim
- a copy of the remittance notice showing claim payment
- any additional information, clinical records or documentation to support dispute.

Washington only mail the payment dispute to:

Optum Washington Network  
P.O. Box 30788  
Salt Lake City, UT 84130-0788

If you have additional questions related to a dispute decision made, you may contact us at:

Phone: 877-836-6806

Mail: P.O. Box 30788, Salt Lake City, UT 84130-0788

If you do not agree with the dispute determination, you have the option to request a Health Plan dispute review. Please send all dispute requests in writing, accompanied by all documentation to support your position, directly to the Provider Appeals and Disputes team by using the following address:

Premera Blue Cross Medicare Advantage Plans  
Attn: Appeals and Grievances  
P.O. Box 262527  
Plano, TX 75026

The request for Health Plan dispute review must be received 120 calendar days from the determination date of the initial dispute.



## Chapter 9: Claims edit system (CES)



Optum Care uses the Claims Edit System® from Optum to automatically check each claim for errors, omissions and questionable coding relationships by testing the data against an expansive database containing industry rules, regulations and policies governing health care claims.

The system also detects coding errors related to unbundling, modifier appropriateness, diagnoses and duplicate claims. The medical necessity edits help plans detect procedures billed without supporting diagnoses, or not medically necessary, based on local and national coverage determinations (LCD/NCD).

As a critical prepayment application and key contributor to payment integrity, it is essential that health plans carefully manage the Claims Edit System updates. With today's dynamic environment and resource constraints, your organization may be challenged to keep the edit system current.



# Chapter 10: Payment integrity programs

## OrthoNet program overview

OrthoNet is a vendor partner to the Optum Care Payment Integrity program, providing Focused Claims Review (FCR) on professional claims for high-cost procedures and surgeries. Post-service, pre and post-pay claims reviews are completed by specialty physician reviewers for accurate claim coding.

### Records requests

Upon receipt of a records request from OrthoNet, please be aware that they are performing the review at the direction of Optum Care Payment Integrity. Providers are encouraged to fulfill all records requests within the designated timeline communicated within the request.

Please provide all information relevant to the claim and date of service requested. Failure to provide all essential documentation may result in a delay of the review, or, denial of the claim line charges due to services not supported. Services denied as not supported will result in adjustment and recoupment of any previously paid charges.

At times there may be a records request for a procedure that was authorized prior. OrthoNet requests are separate from prior authorization review, as these reviews are an attempt to verify services billed and documented.

### Review findings

Upon completion of the review, you will receive a findings letter from OrthoNet. This letter will include the procedure for repayment, as well as, reconsideration, if applicable.

Should you believe the review findings are incorrect, you must submit a request for reconsideration in writing within 120 days of receipt of the findings letter. Your reconsideration request should include the reason(s) you feel the claim findings are incorrect, as well as, any supporting additional documentation that was not included with your original records response to OrthoNet. Peer-to-Peer reviews are available and should be documented within your written reconsideration request.

OrthoNet does not provide appeals review, please do not request an appeal in association with their review findings.

### Submitting medical records

- Visit <https://provider.orthonet-online.com/ProviderDocumentPortal/>
- Fill in the form with the claim information.
  - Contract: Optum Care PrePay
  - Claim Number
  - Service Date From
  - Complete the verification question
  - Click on the 'Locate the Claim' button
  - Drag file from your local computer then drop on to Upload Queue area of the screen or select files from your computer to upload
  - Read and click the acknowledgement

## OrthoNet program overview continued

- Click 'Upload' button
- Click on the 'Done' button to go back to the Home screen and continue uploading records for other claims
  - Maximum of 5 separate files can be uploaded per claim Maximum file size of 14.5 MB can be accepted Allowed file types: pdf, tif, tiff, gif, png, bmp, jpg, jpeg, xls, xlsx, rtf, dox, docx, txt

Fax: 1-844-811-5245

Mailing Address:

OrthoNet LLC  
PO Box 5046  
White Plains, NY 10602-5046

Review Dispute Resolution

Phone: 1-833-685-0458  
Fax: 1-844-811-5245

Mailing Address:

OrthoNet LLC  
PO Box 5046  
White Plains, NY 10602-5046

Should you need to call and discuss a review finding, please have the below information available for reference:

Member Name  
Member Date of Birth  
Procedure Date of Service

Please do not utilize the Optum Care assigned claim ID for review inquiries. OrthoNet assigns a different reference number in their system for tracking purposes and does not leverage Optum Care claim ID assignment.



## Equian program overview

Equian is a vendor partner to the Optum Care Payment Integrity program, providing pre and post-pay reviews on DRG Coding and Compliance, Outpatient Facility, and Itemized Bill Review.

### **DRG coding and compliance**

Post-pay claim reviews for appropriate DRG coding. Equian works directly with the Facility providers, and adjustments are made upon receiving agreement of findings from the Facility.

### **Outpatient facility**

Post-pay claim reviews for appropriate OPPS coding. Equian works directly with the Facility providers, and adjustments are made upon receiving agreement of findings from the Facility.

### **Itemized bill review (IBR)**

Pre-pay claim reviews for DRG claims which have hit an outlier status. Equian works directly with the Facility providers to obtain the itemized bill and assures all outlier charges are billed appropriately.

### **Records request**

Upon receipt of a records request from Equian, please be aware that they are performing the review at the direction of Optum Care Payment Integrity. Providers are encouraged to fulfill all records requests within the designated timeline communicated within the request.

Please provide all information relevant to the claim and date of service requested. Failure to provide all essential documentation may result in a delay of the review, or, denial of the claim line charges due to services not supported. Services denied as not supported will result in adjustment and recoupment of any previously paid charges.

At times there may be a records request for a procedure that was authorized prior. Equian requests are separate from prior authorization review, as these reviews are an attempt to verify services billed and documented.

### **Review findings**

Upon completion of the review, you will receive a findings letter from Equian. This letter will include the procedure for repayment, as well as, reconsideration, if applicable.

Should you be in agreement with the review findings, please sign the attached acknowledgement document and return to Equian via the correspondence submission options listed. Please review for all of the appropriate boxes to be checked on this form.

Should you believe the review findings are incorrect, you must submit a request for reconsideration in writing within 30 days of receipt of the findings letter. Your reconsideration request should include the reason(s) you feel the claim was paid correctly, as well as, any supporting additional documentation.

Please note, you cannot resubmit the initial claim or a revised claim directly to Optum Care in an attempt to get repaid. All review disputes must go through the reconsideration process. Any claims resubmissions will be denied as a duplicate. All adjustments to Equian reviewed claims must come from Equian and the Optum Care Payment Integrity departments.

# Equian program overview continued

## **DRG coding and outpatient facility**

Submitting Medical Records

Phone: 1-877-787-2310

Fax: 1-781-240-0509

Mailing Address:

Equian LLC

Attn: DRG Validation

500 Unicorn Park Drive

Woburn, MA 01801

It is requested you do not submit records to Optum Care directly. Records submission to Equian directly via the above submission options is required to ensure delivery to the correct department and assigned reviewer.

Review Dispute Resolution

Phone: 1-877-787-2310

Fax: 1-781-240-0509

Email: [reconsiderations@equian.com](mailto:reconsiderations@equian.com)

Mailing Address:

Equian LLC

Attn: DRG Validation

500 Unicorn Park Drive

Woburn, MA 01801

Please identify the correspondence as a formal dispute, include the documentation and explanations necessary to clarify the questioned charges, and send the formal written dispute via the submission options listed above.

## **Itemized bill review**

Submitting Medical Records

Fax: 1-866-700-5769

Mailing Address:

Equian LLC

Attn: Claims Disputes

600 12th Street

Suite 300

Golden, CO 80401

## Equian program overview continued

It is requested you do not submit records to Optum Care directly. Records submission to Equian directly via the above submission options is required to ensure delivery to the correct department and assigned reviewer.

### Review Dispute Resolution

Phone: 1-888-895-2254

Fax: 1-866-700-5769

Email: reconsiderations@equian.com

### Mailing Address:

Equian LLC

Attn: Claims Disputes

600 12th Street

Suite 300

Golden, CO 80401

Please identify the correspondence as a formal dispute, include the documentation and explanations necessary to clarify the questioned charges, and send the formal written dispute via the submission options listed above.

Should you need to call and discuss a review finding, please have the below information available for reference:

- Member Name
- Member Date of Birth
- Procedure Date of Service

Please do not utilize the Optum Care assigned claim ID for review inquiries. Equian assigns a different reference number in their system for tracking purposes and does not leverage Optum Care claim ID assignment.



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