

15 *Claim Disputes and Member Appeals*

CLAIM DISPUTE AND STATE FAIR HEARING PROCESS (FOR PROVIDERS)

HCA processes provider Claim Disputes and State Fair Hearings in accordance with established law, rules, and procedures set forth by AHCCCS (ARS §36-2903.01 and AAC R9-34-400 et seq.). Disputes are handled in the Disputes Department in Compliance.

FILING A CLAIM DISPUTE

If you disagree with a decision made on your claim, you can file a Claim Dispute. Claim Disputes must be submitted to HCA in writing. Per AHCCCS rules, claim disputes challenging claim denials must be filed in writing no later than twelve (12) months from the date of service, twelve (12) months from the date of eligibility posting or within sixty (60) days after the date of denial of a timely claim submission, whichever is later. Untimely disputes will be denied as untimely and HCA will not address the merits of the dispute.

Please submit the following documentation with the written claim dispute:

- Cover letter stating the problem and the relief requested
- Name of the person filing the dispute and that person's phone number
- Provider address - where HCA should send the decision letter
- Copy of the claim (including EOB's from any primary payors, if applicable)
- Copies of all supporting documentation, which may include, but is not limited to:
 - medical records to support your argument
 - documentation of phone calls or other correspondence to support your argument
 - documentation of reference materials (such as policies, medical standards, or coding information) to support your argument

Mail Claim Disputes to:
Health Choice Arizona
Attention: Claim Dispute Department
410 N. 44th St., Ste 900
Phoenix, AZ 85008

Once HCA receives the dispute, HCA will send you an acknowledgment letter by regular mail within 5 working days. HCA will issue a decision on all claim disputes within thirty (30) days from the date that the Health Plan received the claim dispute. If an extension is necessary, HCA will notify the Provider. If the claims dispute is overturned (approved), HCA will reprocess the claim(s) in a manner consistent with the Decision within 15 business days of the date of the Decision.

FILING A REQUEST FOR STATE FAIR HEARING

If you are not satisfied with the claim dispute decision, you may then appeal HCA's decision; this is called a *Request for State Fair Hearing*. The Request for State Fair Hearing must be received, in writing, by HCA, within thirty (30) calendar days from the receipt of the Health Plan's final claim dispute decision. The Request for State Fair Hearing only needs to state that you do not agree with the decision.

HCA will forward a copy of the Request for State Fair Hearing and the Health Plan's file to the AHCCCS Office of Legal Assistance within five (5) working days. AHCCCS is responsible for scheduling the hearing. Hearings are held in person at the Office of Administrative Hearings (OAH). It is important that you know that a hearing means you must appear or your case will be dismissed. If you want to appear telephonically, you must submit that request to OAH. Both you and HCA will be notified by AHCCCS of the date and time of the hearing. Additional information about hearings can be found at the OAH website: www.azoah.com.

If at any time you wish to withdraw your request for hearing, it must be in writing and sent to OAH and to HCA. Motions can be sent to OAH either by fax or through their website. OAH's fax number is 602-542-9827. HCA's fax number is 480-760-4619.

If you win the hearing, HCA will reprocess the claim in a manner consistent with the Decision within 15 business days of the date of the Director's Decision.

ALTERNATIVE TO FILING A DISPUTE

All Providers have the right to file a claim dispute in response to any adverse action or decision made by HCA. However, HCA encourages Providers to exhaust all other means of resolution before using the claim dispute process. See options below:

Claims status options:

- **Provider portal.** The provider portal offers many features including claims status checks, EOB and check inquiry, member rosters and the ability to request prior authorization. This tool puts the control in the provider's hands and allows staff the opportunity to status claims on their time without waiting on hold.
- **Claims Customer Service.** The Claims Customer Service line is a group of dedicated personnel trained to answer questions about claims and status claims for the provider. Providers may contact HCA Claims Resolution Services Unit at 1 (800) 322-8670 to resolve claims reimbursement issues informally. The Claims Resolution Services Unit provides assistance with claim issues including denied claims and incorrectly paid claims. Providers and office staff may also contact Claims Resolution Services to discuss questions about a remittance advice and/or to check the status of a claim.
- **Electronic EOB (835).** The electronic EOB or electronic remittance advice (sometimes referred to as the ERA or 835) is a more automated way of posting payments from the EOB that can be directly inputted into your practice management system. Contact your clearinghouse or practice management software vendor to see if you have this capability.

Claim Resubmissions

If your claim has been denied for additional information or corrections, it is considered a *Resubmission*. Claim resubmissions should be sent back to the plan for reconsideration with a stamp or legible notice that the claim is a "Resubmission". If the services were performed by a facility, the appropriate bill type must be used to indicate a replacement claim. Appropriate documentation is required to re-evaluate the claim's original disposition in addition to the correct claim form with the services listed in detail.

All claim resubmissions can be mailed to

Health Choice Arizona
Attn: Claims Department - Resubmissions
410 N. 44th St., Ste 500
Phoenix, AZ 85008

APPEALS AND GRIEVANCES (FOR MEMBERS)

Occasionally a member may ask you how to file a grievance (complaint) or an appeal with Health Choice. You may also be asked to represent the member in the appeal. This information is also available in the Member Handbook and the HCA website.

MEMBER APPEALS

A member may file a Member Appeal with HCA in response to an action.

Action means:

- 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;
- Failure to act within the timeframes required for standard and expedited resolution of appeals and standard disposition of grievances; or
- Denial of a rural member's request to obtain services outside the Contractor's network when the contractor is the only Contractor in the rural area.

Most member appeals are because HCA has denied a request for a service (authorization for future service). Please refer to Chapter 6 for details on Authorizations. If HCA does not make a decision on an authorization within the required time (as outlined in Chapter 6), then the member can consider the request "denied" and he/she can file an appeal.

When HCA denies a request for authorization, a *Notice of Action (NOA)* is mailed to the member, and an explanation letter is mailed to the requesting provider. The member's NOA will advise the member on how to file an appeal.

If HCA is reducing, suspending or terminating an existing service, there are additional rights and rules that apply, other than just being able to file an appeal. Please refer to the Member Handbook on the HCA website at www.healthchoiceaz.com, or call our Member Services Department for details.

How a Member Files an Appeal

The member must file the Member Appeal, verbally or in writing, to HCA within sixty (60) days of the date he/she receives the Notice of Action. Only members can request an appeal of a prior authorization decision. However, a member is allowed to ask a physician to represent him/her in his/her appeal and/or hearing. A member must give written permission for the doctor to represent him/her. HCA has no policy that would prevent the provider from advocating on behalf of a member.

If your physician is representing the member in the appeal, you must include a copy of the members written permission. Submit the appeal, and the representation authorization, directly to the Member Appeals Department at the address listed below:

Health Choice Arizona
Attention: Member Appeals
410 N. 44th St., Ste 900
Phoenix, AZ 85008

Once the Appeal process has been initiated, HCA will send the Member (and their representative, if applicable) an acknowledgment letter by regular mail. HCA will respond to all Appeals within thirty (30) days from the date that HCA received the Appeal. HCA will mail a final written decision to the Member (and their representative, if applicable). If an extension is necessary, HCA will notify the Member (and their representative, if applicable).

Most members file their appeals themselves. Even in this case, before we make our decision, we will ask the requesting provider for additional information to assist us in our determination of the Appeal. To help HCA respond quickly to the member, please return this questionnaire to us as quickly as you can.

If waiting 30 days for a decision could seriously jeopardize members the life, health or the ability to attain, maintain or regain maximum function, the member, or the member's physician, can request an Expedited Appeal. In these instances the appeal will be decided in 3 working days from the date the appeal is received. If HCA denies the Expedited Appeal and the member requests a Hearing, the Hearing will also be Expedited.

Extensions to the Decision, of up to 14 additional calendar days, can be requested by the member or HCA if the extension is in the member's best interest.

MEMBER GRIEVANCES (COMPLAINTS)

A member may file a Grievance (formerly a member Complaint) with HCA regarding the dissatisfaction with any aspect of their care (other than the appeal of actions). If a member wants to file a grievance, please direct him/her to HCA Member Services at 1-800-322-8670, or inform him/her that he/she can submit his/her grievance in writing to:

Health Choice Arizona
Attention: Member Grievance
410 N. 44th St., Ste 500
Phoenix, AZ 85008

If the grievance is against your office, HCA will contact you to get your input on grievance.