

Reference Guide–Request for Claim Review

Participating Health Plans:



Reference Guide–Request for Claim Review

This guide will help you to correctly submit the Request for Claim Review Form. The information provided is not meant to contradict or replace a payer’s procedures or payment policies. For-up-to-date details, please consult the respective payer’s Provider Manual. Please direct any questions regarding this guide to the plan to which you submit your request for claim review.

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

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Terminology/definitions used in this document:	
Contract terms	<ul style="list-style-type: none"> • Belief that processed claim was not paid in accordance with contract terms/rates resulting in either an under or overpayment
Coordination of Benefits	<ul style="list-style-type: none"> • Resubmission of a claim previously denied for other primary insurance with supporting documentation from other payer. • A reply to a request for other insurance information.
Corrected claim	Original claim denied as the claim requires an attribute correction, e.g., incorrect member, incorrect member ID number, incorrect date of service, incorrect/missing procedure/diagnosis code/location code, incorrect count, and modifier added/removed.
Duplicate claim	<ul style="list-style-type: none"> • A first time claim submission that denied for, or is expected to deny for duplicate filing. • Original claim or service lines within a claim that denied as a duplicate.
Filing limit	<ul style="list-style-type: none"> • A first time claim submission that denied for, or is expected to deny for untimely filing. • When the member did not identify himself or herself as a payer's member (misidentified member). • A re-review of a claim denied for insufficient filing limit documentation.
Payer Policy – Clinical	<ul style="list-style-type: none"> • Provider believes that the final claim payment was incorrect because of an associated clinical policy.
Payer Policy – Payment	<ul style="list-style-type: none"> • Provider believes that the final claim payment was incorrect because of global reimbursement or (un)bundling of billed services (e.g., claim editing software).
Pre-certification/notification or prior-authorization denials	<ul style="list-style-type: none"> • A claim denied because no notification or authorization is on file. • A claim denied for exceeding authorized limits.
Referral denial	<ul style="list-style-type: none"> • A claim submission denied for a missing/invalid PCP referral that is greater than 90 days from the date of service and within 180 days from the original denial (Note: claims denied for a missing/invalid PCP referral that are within ninety 90 days from the date of service may be corrected and resubmitted as a first time claim submission via paper or EDI). • A claim for a POS member paid at the out of network rate due to invalid/missing PCP referral information on the claim form. • A re-review of a claim denied for a missing/invalid PCP referral that is within 180 days from the original denial date.
Request for additional information	<ul style="list-style-type: none"> • A first time claim submission that denied for additional information. • An unlisted procedure code not submitted with supporting documentation. • A procedure code that was denied or not submitted with: operative notes, anesthesia notes, pathology report, and/or office notes.
Retraction of payment	<p>Provider requests a retraction of entire payment or service line (e.g., Member on claim was not your patient Or service on claim was not performed).</p> <p>Note: Multiple retractions can be submitted with one review form—write “multiple” in the Member ID field.</p>
Other	<ul style="list-style-type: none"> • A review request not covered by any aforementioned category; please provide specific background and documentation in support of a request.

Request for Review								
Category	Documentation Requirement	BCBSMA	FCHP	Harvard Pilgrim	Health New England	NHP	Network Health	Tufts Health Plan
Filing Limit	Initial Filing Limit (days). <i>Defined as the number of days elapsed between the date of service (or EOB date, if another insurer is involved) and the receipt by a plan.</i>	<ul style="list-style-type: none"> • HMO-90 • Medicare Advantage-90 • PPO-365 • Indemnity-365 	120	90	180	90	90	<ul style="list-style-type: none"> • Commercial-90 • Tufts Medicare Preferred-60
Request for Review Form	Form required?	Y	Y	Y	Y	N* <small>*Form not required at this time.</small>	N	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
Address to Submit Review Requests		BCBSMA/Provider Appeals P.O. Box 986065 Boston, MA 02298	Fallon Community Health Plan Attn: Request for Claim Review / Provider Appeals P.O. Box 15121 Worcester, MA 01615-0121	Harvard Pilgrim Health Care P.O. Box 699183 Quincy, MA 02269-9183	Health New England One Monarch Place Suite 1500 Springfield, MA 01144	Neighborhood Health Plan 253 Summer Street Boston MA, 02210	Network Health Attn: Provider Appeals 101 Station Landing, Fourth Floor Medford, MA 02155	<ul style="list-style-type: none"> • Tufts Health Plan Provider Payment Disputes PO Box 9190 Watertown, MA 02471-9190 • US Family Health Plan Provider Payment Disputes P.O. Box 9195 Watertown, MA 02471-9900 • Tufts Health Plan Medicare Preferred Provider Payment Disputes P.O. Box 9162 Watertown, MA 02471-9162
Fax # to Submit Review Requests		N/A	(508) 368-9890	N/A	N/A	(617) 772-5511	N/A	N/A

Request for Review, (continued)								
Category	Documentation Requirement	BCBSMA	FCHP	Harvard Pilgrim	HNE	NHP	Network Health	Tufts Health Plan
Can multiple similar requests be submitted with one form?		Y	Y	N	N	N	N/A	Y
Initial Review Timeframes	Initial Denied Claim Review Timeframes. <i>Defined as the # of days from original appeal determination on the appeal resolution letter.</i>	365	120	90	365	90	60	90
Subsequent Requests to Review Same Claim	Do you allow:							
	Second Level Review?	Y– if new information is provided.	N	Yes- We only allow an additional 30 days from date of letter for certain Appeal types which include: Contract/Payment Policy/Clinical, Pre-cert or Pre-auth, and Requests for Additional Information. All other appeal types can have second reviews resubmitted if within the original time limit.	Yes—with supporting documentation not previously submitted.	Y	Y	N/A
	Time allowed to file?	365	N/A	30	N/A	60	60	N/A
	How Defined?	As the # of days from adjusted remittance date.	N/A	As the # of days from the original appeal determination on an appeal resolution letter.	N/A	60 days from receipt of Level I appeal denial letter.	From date of disputed remittance.	N/A
	Third Level Review?	Y– if new information is provided.	N	N	N	N	Y	N/A
	Time allowed to file?	365	N/A	N/A	N/A	N/A	60	N/A
How defined?	As the # of days from adjusted remittance date.	N/A	N/A	N/A	N/A	N/A	From date of disputed remittance.	N/A

Request for Review, (continued)								
Category	Documentation Requirement	BCBSMA	FCHP	Harvard Pilgrim	HNE	NHP	Network Health	Tufts Health Plan
Vehicles for Submission	Ways to submit a Request for Claim Review:							
	Mail	Y	Y	Y	Y	Y	Y	Y
	Phone	Y*	N	Y*	Y	N	Y	N
	eTool	Y*	N	N	N	N	N	Y
	Other	N	Fax	N	Fax	Fax	Y*	N
Comments:	*Not all review requests can be submitted over the phone or via eTool.			*Limited instances related to notification.			*Fax –in some instances.	

Request for Denied Claim Review Documentation Requirements								
Type of Review	Documentation Requirement	BCBSMA	FCHP	Harvard Pilgrim	HNE	NHP	Network Health	Tufts Health Plan
Contract Term(s)	Request for Claim Review Form	Y	Y	Y	Y	N	N	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Claim Form (Original/Corrected)	N	N	N	N	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	N	N	N	N	N
	Other supporting documentation (clinical or other)	Y	Y	Y	Y	Y	N	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Comments:						Claim # and supporting documentation.	

Request for Denied Claim Review Documentation Requirements, (continued)								
Type of Review	Documentation Requirement	BCBSMA	FCHP	Harvard Pilgrim	HNE	NHP	Network Health	Tufts Health Plan
Coordination of Benefits	Request for Claim Review Form	Y	Y	Y	Y	N	N	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Claim Form (Original/Corrected)	N	N	Y	N	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	N	Y	N	Y*	N
	Other supporting documentation	N	N	N	N	N	N	N
	Other Payer Remittance Advice	Y	Y	Y	Y	Y	Y	Y
	Comments:	Copy of <i>Primary Insurer's</i> remittance advice required.	Copy of <i>Primary Insurer's</i> remittance advice required.	Copy of <i>Primary Insurer's</i> remittance advice required.	*EOP of the appealed HNE claim not required-but will require OI EOP	Copy of <i>Primary Insurer's</i> remittance advice required.	*OI EOP required	Copy of <i>Primary Insurer's</i> remittance advice required.
Corrected Claim	Request for Claim Review Form	Y	Y	Y	Y	N	N	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Claim Form (Original/Corrected)	N*	Y	Y	Y	Y	Y	A written explanation of the requested changes or a corrected claim needs to be submitted for paper claim adjustments.
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	N	N	N	N	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Other supporting documentation (clinical or other)	N	N	N	Y	N	N	N

Request for Denied Claim Review Documentation Requirements, <i>(continued)</i>								
Type of Review	Documentation Requirement	BCBSMA	FCHP	Harvard Pilgrim	HNE	NHP	Network Health	Tufts Health Plan
Corrected Claim	Other Payer Remittance Advice	N	N	N	N	N	N	N
	Comments:	*If no payment made on original claim and still within initial filing limits, new claim should be filed versus submitting an appeal.						
Duplicate Claim	Request for Claim Review Form	Y	Y	Y	Y	N	N	Y
	Claim Form (Original/Corrected)	N	Y	Y	N	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	N	N	Y	N	N
	Other supporting documentation (clinical or other)	Y*	Y	Y	Y	Y	Y	Y
	Other Payer Remittance Advice	N	N	N	N	N	N	N
	Comments:	If multiple services rendered on the same DOS-documentation should show differentiation between the services (e.g. different times/different locations etc).	For multiple services rendered on the same DOS-supporting documentation should show differentiation between the services (e.g. different times/different locations etc).		If multiple services rendered on the same DOS-documentation should show differentiation between the services (e.g. different times/different locations etc).		Claim # and supporting documentation.	

Request for Denied Claim Review Documentation Requirements, (continued)								
Type of Review	Documentation Requirement	BCBSMA	FCHP	Harvard Pilgrim	HNE	NHP	Network Health	Tufts Health Plan
Filing Limit	Request for Claim Review Form	Y	Y	Y	Y	N	N	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Claim Form (Original/Corrected)	N	N*	Y	N	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	Y	N	N	Y	N	Y
	Other supporting documentation (clinical or other)	Y*	Y	Y*	Y	Y	Y	Y
	Other Payer Remittance Advice	N*	N	N	N	N	N	N
	Comments:	*Provider should refer to their BlueBook for complete listing of acceptable documentation.	*Provider should refer to the FCHP Provider Manual for supporting documentation requirements.	*Provider should refer to the <i>Filing Limit Appeal Policy</i> within the HPHC Provider Manual for supporting documentation requirements.			The following are considered acceptable proof of timely submission: <ul style="list-style-type: none"> • Computer printout of patient account ledger. • EOB from primary insurance. • Proof that the member or another insurance carrier was billed. 	Claim # and supporting documentation.

Request for Denied Claim Review Documentation Requirements, (continued)

Type of Review	Documentation Requirement	BCBSMA	FCHP	Harvard Pilgrim	HNE	NHP	Network Health	Tufts Health Plan
Payer Policy Clinical	Request for Claim Review Form	Y	Y	Y	Y	N	N	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Claim Form (Original/Corrected)	N	N	N	N	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	N	N	N	N	N
	Other supporting documentation (clinical or other)	Y	Y	Y	Y	Y	Y	Y
	Other Payer Remittance Advice	N	N	N	N	N	N	N
	Comments	Payer Policy Clinical = Individual Consideration (e.g. Medical Technology denials).						Claim # and supporting documentation.
Payer Policy Payment	Request for Claim Review Form	Y	Y	Y	Y	N	N	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Claim Form (Original/Corrected)	N	N	N	N	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	N	N	N	N	N
	Other supporting documentation (clinical or other)	Y	Y	Y	Y	Y	Y	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Other Payer Remittance Advice	N	N	N	N	N	N	N
	Comments:	Example: Inclusive service denials.						Claim # and supporting documentation.

Request for Denied Claim Review Documentation Requirements, (continued)								
Type of Review	Documentation Requirement	BCBSMA	FCHP	Harvard Pilgrim	HNE	NHP	Network Health	Tufts Health Plan
Pre-Cert/ Notification/ Authorization Denial or Reduced Payment	Request for Claim Review Form	Y	Y	Y	Y	N	N	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Claim Form (Original/Corrected)	N	N	N	N	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	N	N	Y	N	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Other supporting documentation (clinical or other)	N*	Y	Y	Y	Y	Y	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Other Payer Remittance Advice	N	N	N	N	N	N	N
	Comments:	This appeal process is to request an adjustment for claims which have denied for Precert/Authorization and a valid Pre-Cert/Authorization is now on file. Appeals to overturn a denied Pre-Cert/Authorization or request Pre-Cert/Authorization follows the Clinical Appeals process as outlined in the BlueBook and would not fall under this review process for claims.	Use this appeal process to request adjustment of claims denied for no Pre-Cert/Authorization where a valid Pre-Cert/Authorization is now on file. This process is also to be used for denied clinical appeals related to Pre-Cert/Authorization and Level of Care appeals.			Add comment re: Provider pursuing other payer incorrectly.	Claim # and supporting documentation.	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.

Request for Denied Claim Review Documentation Requirements, (continued)								
Type of Review	Documentation Requirement	BCBSMA	FCHP	Harvard Pilgrim	HNE	NHP	Network Health	Tufts Health Plan
Referral Denial	Request for Claim Review Form	Y	Y	Y	N/A (We don't require referrals.)	N	N	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Claim Form (Original/Corrected)	N	Submit corrected claim.	Y	N/A	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc)	N	N	N	N/A	Y	N	N
	Other supporting documentation (clinical or other)	Y	N	N	N/A	Y	Y	Y
	Other Payer Remittance Advice	N	N	N	N	N	N	N
	Comments:		Corrected claim should be submitted with Referring Physician's name and NPI #.				Claim # and supporting documentation.	
Request for Additional Information	Request for Claim Review Form	Y	Y	Y	Y	N	N	<ul style="list-style-type: none"> • Yes—for paper claim adjustments. • No—for online claim adjustments.
	Claim Form (Original/Corrected)	N	N	N	N	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	N	N	N	N	N
	Other supporting documentation (clinical or other)	Y	Y	Y	Y	Y	Y	Y
	Other Payer Remittance Advice	N	N	N	N	N	N	N
	Comments:						Claim # and supporting documentation.	

Request for Denied Claim Review Documentation Requirements, (continued)								
Type of Review	Documentation Requirement	BCBSMA	FCHP	Harvard Pilgrim	HNE	NHP	Network Health	Tufts Health Plan
Retraction of Payment	Request for Claim Review Form	Y	Y	Y	Y	N	N	No—for online claim adjustments.
	Claim Form (Original/Corrected)	N	N	N	N	N	N	N
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N*	N	N	N	N*	N	Y
	Other supporting documentation (clinical or other)	N*	N*	N	N	N*	N	N
	Other Payer Remittance Advice	N*	N	N	Y	N	N	N
	Comments:	*Request must indicate reason for retraction. If for Other Insurance (OI), OI EOP must be included.	*Please specify reason for retraction.	Please specify reason for retraction.	Please specify reason for retraction.	*Request must indicate reason for retraction. If for Other Insurance (OI), OI EOP must be included.	Request must indicate reason for retraction.	Submission of the refund check/uncashed check with a copy of the SOA to: Tufts Health Plan, 705 Mount Auburn Street, Accounts Payable 2B-MS30, Watertown, MA 02472
Other	Request for Claim Review Form	Y	Y	Y	Y	N	N	N/A
	Claim Form (Original/Corrected)	N	N	Y	N	N	N	N/A
	Remittance Advice (EOP) or equivalent electronic data (i.e., portal screenshot, NEHEN output, etc.)	N	N	N	N	N	N*	N/A
	Other supporting documentation (clinical or other)	Y	Y	Y	N	Y	N*	Y
	Other Payer Remittance Advice	Y	Y	Y	Y	Y	Y	Y

Request for Denied Claim Review Documentation Requirements, (continued)

Type of Review	Documentation Requirement	BCBSMA	FCHP	Harvard Pilgrim	HNE	NHP	Network Health	Tufts Health Plan
Other	Comments:	Dependant upon the reason for the appeal/review.	Dependant upon the reason for the appeal/review.	Dependant upon the reason for the appeal/review.	Dependant upon the reason for the appeal/review.	Dependant upon the reason for the appeal/review.	*EOP is preferred. Additional documentation dependant upon the reason for the appeal/review.	Dependant upon the reason for the appeal/review.