HEALTH FIRST NETWORK, INC.
PROVIDER MANUAL

INDEX

1. HFN - WHO WE ARE
2. CONTRACT LISTING
3. HFN SERVICE AREA
4. OVERVIEW OF MEMBERS SERVICES BY HEALTH PLANS
5. OVERVIEW OF PROVIDER RELATIONS SERVICES
6. UTILIZATION/QUALITY MANAGEMENT FUNCTION OVERVIEW
7. SUMMARY OF GUIDELINES
8. OVERVIEW OF CLAIMS FUNCTION
9. OVERVIEW OF CUSTOMER SERVICE
10. PROVIDER AND MEMBER APPEALS
11. EDUCATION
12. PROVIDER SERVICE VISITATION
13. PARTICIPATION WITH HFN CONTRACTED HEALTH PLANS
14. PROVIDER SATISFACTION ISSUES
15. PROVIDER COMPLAINTS
16. RESIGNATION AND TERMINATION PROCEDURES
17. TERMINATION WITHOUT CAUSE
18. TERMINATION WITH CAUSE
19. PCP PANEL CLOSURE PROCEDURES
20. PCP CHANGES
21. ABUSIVE AND UNCOOPERATIVE MEMBERS
22. TRANSFER OF UNCOOPERATIVE OR ABUSIVE MEMBERS
23. CREDENTIALING
24. CONTRACTING DECISION
25. REcredentialing
26. PROVIDER SITE VISITS
27. MEMBER ENROLLMENT PROCESS INFORMATION
28. HEALTH PLAN MEMBER IDENTIFICATION CARD
29. eINFOsource/ELIGIBILITY VERIFICATION
30. MEMBER GRIEVANCES
31. RESPONDING TO A GRIEVANCE
32. GRIEVANCE PROCEDURE
33. CAPITATION
34. RENDERING SERVICES
35. CLIAMS ENCOUNTER/GENERAL GUIDELINES
36. CO-PAYMENT COLLECTION
37. ENCOUNTER (CLAIM) PROCESS
38. ELECTRONIC CLAIMS/ENCOUNTER DATA SUBMISSION
39. ELECTRONIC CLAIM SUBMISSION TURN-AROUND TIMES
40. PAPER CLAIMS
41. FILING LIMIT POLICY
INDEX

42. CONTESTED CLAIMS
43. COORDINATION OF BENEFITS (COB)
44. SUBROGATION
45. APPEAL PROCESS
46. APPEAL FORM
47. REIMBURSEMENT
48. REIMBURSEMENT DISPUTES
49. UTILIZATION MANAGEMENT COMMITTEE FUNCTIONS AND RESPONSIBILITIES
50. PRIMARY CARE PHYSICIAN RESPONSIBILITIES
51. CLINICAL CRITERION FOR USE IN UTILIZATION REVIEW
52. REFERRAL CARE PHYSICIAN RESPONSIBILITIES
53. COVERING PHYSICIAN GUIDELINES
54. PRIMARY CARE PHYSICIAN (PCP) TIP SHEET
55. REFERRAL CARE PHYSICIAN (RCP) TIP SHEET
56. REFERRAL AND AUTHORIZATION PROCESS
57. REFERRAL AND AUTHORIZATION PROCESS - PCP RESPONSIBILITIES
58. REFERRAL AND AUTHORIZATION PROCESS - RCP RESPONSIBILITIES
59. REFERRAL AND AUTHORIZATION PROCESS - GENERAL GUIDELINES
60. REFERRAL AND AUTHORIZATION PROCESS - RESTROSPECTIVE REQUESTS
61. REFERRAL AND AUTHORIZATION PROCESS
62. REFERRAL AND AUTHORIZATION PROCESS - GLOBAL OB POLICY
63. REFERRAL AND AUTHORIZATION PROCESS - ROUTINE/ANNUAL GYN SERVICES AND MEDICALLY NECESSARY FOLLOW-UP
64. REFERRAL AND AUTHORIZATION PROCESS - MEMBER DIRECTED SELF-REFERRAL SERVICES
65. POLICY AND PROCEDURES
66. PRIOR AUTHORIZATION LIST
67. EMERGENCY AND URGENT CARE SERVICES - PCP RESPONSIBILITIES
68. ER AND URGENT CARE SERVICES
69. OUT-OF-PLAN, OUT OF AREA REFERRALS
70. SERVICE DENIAL AND APPEAL PROCESS
71. EXPEDITED APPEAL PROCESS
72. UTILIZATION RELATED DECISIONS
73. CASE MANAGEMENT
74. QUALITY MANAGEMENT
75. QUALITY IMPROVEMENT
76. PHARMACY FORMULARIES
1. **HFN WHO WE ARE**  

HFN RELATIONSHIPS WITH HEALTH PLANS

Health First Network is an integrated, comprehensive network of physicians dedicated to improving the health care experience and quality of life of people in our community.

Health First Network enters into contractual agreements with Health Plans on behalf of their members. Financial arrangements may be on a fee-for-service or capitated (risk) basis. In some instances, HFN provides utilization management, medical management and claims/encounter payment and processing services. Other agreements, primarily PPO plans, provide utilization management and claims services through the Health Plan. Contractual negotiation and provider relations’ services are provided by or coordinated through HFN in all HFN agreements.

Participating Physicians are included in all risk agreements that Health First enters into.

Participation under HFN negotiated non-risk agreements is elective on the part of the physician and the Health Plan. Many Health Plans require that physicians already directly individually contracted are not eligible for participation under a subsequently negotiated contract with HFN. You will receive a notification letter offering you the opportunity to select to participate in the non-risk contract(s) entered into by HFN. Contact the Provider Relations Department, if you have any questions.

2. **CONTRACT LISTING**

Current **risk** agreements exist with:
- Vista Healthplan
- Vista Healthy Kids (Escambia/Santa Rosa Counties)
- WellCare Medicare
- HealthEase Medicaid
- HealthSpring Medicare

Current **non-risk (PPO)** agreements exist with:
- Evolution Healthcare
- Evolutions Prime Care
- BeechStreet
- Interplan Health Care

Contractual relationships are subject to change. Contact the Provider Relations Department for the most current contract status information or with questions regarding your participation.

3. **HFN SERVICE AREA**

Currently, the Health First Network primary service area includes Escambia, Santa Rosa, and Okaloosa Counties in Florida. Today, more than 580 Health First Network physicians serve most of Northwest Florida.
### 4. OVERVIEW OF MEMBER SERVICES BY HEALTH PLANS

Member Services functions are managed by each of the contracted health plans. **Health First Providers should direct questions involving the member to the member’s health plan.** Examples include, member changing primary care physicians, member grievances, member identification cards, etc.

### 5. OVERVIEW OF PROVIDER RELATIONS SERVICES

The Provider Relations Department is multi-faceted and is here to serve the needs of the HFN providers. The Provider Relations staff will provide assistance to you and your office staff as a liaison with HFN contracted health plans, assisting in recruitment and enrollment of new providers into the IPA, staff education and contractual issues. Responsibilities of this department include, but are not limited to:

- **Physician Education and Office Visitation** - providing physician and/or staff with information on HFN policies and procedures as well as coordinating the education regarding health plan policies and procedures.
- **Physician Contractual Issues** - assisting physician and staff with questions or concerns that may arise regarding their provider contractual issues.
- **Coding Assistance.**

### 6. UTILIZATION / QUALITY MANAGEMENT FUNCTION OVERVIEW

The goal of Health First Network, Inc.’s (HFN) Utilization Management program is to provide cost-effective, quality care to HFN members.

The structure of HFN’s UM Program includes a multispecialty UM/QM Committee which oversees the development and implementation of the UM Program and QM Program. The UM Committee reports to the HFN Board of Directors. The Board of Directors monitors the UM Program with a view toward determining whether HFN is providing cost-effective, quality care to HFN members.

The scope of the UM Program includes pre-authorization, concurrent, and retrospective review of specialty referrals, inpatient and outpatient services.

Outpatient services include emergency care services; urgent care services, surgeries, and procedures. Inpatient services are subject to prospective, concurrent, and retrospective review, as well as discharge planning assistance. Contractual agreements with the Health Plans and HFN determine the role of HFN in the inpatient process.

For assistance with UM activities, referral issues, concurrent review or case management, contact MED3000 at 800-492-9634 or (850) 478-1960 or contact the HFN Health Services Department at 850-438-0818.

MED3000 is the Utilization Review Agent contracted to provide medical management services for HFN.
| 7. **SUMMARY OF GUIDELINES** | Information on the following topics is included in the Provider Operations Manual:

- Utilization Management Committee Functions
- Primary Care Physician Responsibilities
- Referral Care Physician Responsibilities
- Covering Physician Guidelines
- Primary Care Physician Tip Sheet
- Referral Care Physician Tip Sheet
- Referral Authorization Form
- Referral / Authorization Process
- Services Requiring Prior Authorization and Pertinent Medical Records
- Emergency and Urgent Care Services
- Out-Of-Plan Referrals
- Service Denials and Appeals
- Hospital Admissions
- Case Management
- Quality Management
- Policy on UM Decision Making
- Grievance Procedures

A copy of Health First Network Policies and Procedures, UM criteria and Utilization Management Program Description is available upon request. |
|---|---|
| 8. **OVERVIEW OF CLAIMS FUNCTION** | The claim services department is responsible for:

- Processing and adjudication of all claims submitted to HFN.
- Coordination of benefits. |
9. **OVERVIEW OF CUSTOMER SERVICE**

The Customer Service Department is here to assist the HFN Providers in the following areas:

- Verifying member eligibility and benefits.
- Responding to questions regarding claims payment, co-pay and claims status.
- Confirming status of referrals and or authorizations.
- Assisting the providers in other HFN areas.

Customer service representatives are available from 7:30 am – 4:30 pm CST Monday – Friday to answer your questions.

Customer Service Phone: Local 850-478-2326 – Toll Free 800-664-0146

10. **PROVIDER AND MEMBER APPEALS**

When the medical necessity of a service or procedure can not be determined, the authorization or referral will be denied.

The physician requesting the service and/or the member may appeal the decision. The physician may appeal by notifying HFN verbally or in writing, and forwarding additional information to HFN within 45 days from the date on which the services were denied. The request for appeal and supporting information should be forwarded to the following address:

```
Health First Network, Inc
PO Box 10786
Pensacola, FL 32524-0786
Attention: Claims Appeal
```

If denials are a non-delegated activity on behalf of a health plan, any denial issued will be issued directly from the health plan. The physician requesting the service will be notified of the reason for the denial directly from the health plan. The notification of denial will provide the requesting provider with the appeals process.

The member may appeal by contacting their health plan. Members and Providers (acting on behalf of members) have the right to request an expedited appeal and review of an adverse determination if they feel that waiting the standard grievance procedure time frame could jeopardize life, health, or ability to regain maximum function of the member. A request for an expedited appeal may be submitted verbally or in writing to the member’s health plan.
11. EDUCATION

The HFN Provider Relations Department is responsible for providing or coordinating education and orientation meetings. All new HFN physicians are required to attend an orientation prior to their effective date. HFN Physician Bulletins are published in conjunction with the Medical Department to provide information on changes, new policies or general information to the Provider and Staff. This Provider Operations Manual is an integral component of the education process. However, if you have a question regarding HFN or specific health plan policies and/or procedures; please contact the HFN Provider Relations Department.

12. PROVIDER SERVICE VISITATION

The HFN Provider Relations Department is committed to the following visitation program:

| Primary Care Physician Offices | Once Quarterly |
| Referral Care Physician Offices | Twice Annually |

The above criteria are a minimum. If you have any questions or concerns, please contact the HFN Provider Relations Department to arrange a mutually convenient time for a meeting.

13. PARTICIPATION WITH HFN CONTRACTED HEALTH PLANS

By following the procedures outlined in this provider manual and any contracted health plan provider manual, your participation will be in compliance with your contractual obligations. However, upon occasion, contractual obligations may be inadvertently overlooked thereby creating non-compliance. The HFN Provider Relations Department staff is committed to assisting you in meeting the obligations of your contract in order to maintain the integrity of the managed care...
network. If you have any problem complying with the terms of any component of your contract and the programs included, please contact the HFN Provider Relations Department.

<table>
<thead>
<tr>
<th>14. PROVIDER SATISFACTION ISSUES</th>
<th>Health First Network is committed to ensure that the same high level quality and service is provided to all health plan members of HFN and to set forth a process to monitor, evaluate and continuously improve the quality and effectiveness of care and service provided by HFN providers. All calls and emails are responded to within 24 hours of receipt.</th>
</tr>
</thead>
<tbody>
<tr>
<td>15. PROVIDER COMPLAINTS</td>
<td>All provider complaints should be directed through the HFN Provider Relations Department. Complaints will be addressed promptly then forwarded to the UM/QM Department for tracking and reporting to the UM/QM Committee and HFN Board of Directors. These HFN Committees are structured to improve processes and facilitate the flow of information to contracted health plans and providers.</td>
</tr>
<tr>
<td>16. RESIGNATION AND TERMINATION PROCEDURES</td>
<td>To resign as a participating physician, written notice must be sent to HFN giving required notice as specified in the HFN Provider Contract. A confirmation letter will be sent to you from HFN acknowledging receipt of your termination.</td>
</tr>
<tr>
<td>17. TERMINATION WITHOUT CAUSE</td>
<td>Either party may terminate physician contracts without cause by giving the required notice to the other party as specified in the Provider Contract.</td>
</tr>
<tr>
<td>18. TERMINATION WITH CAUSE</td>
<td>Situations can arise which require HFN to terminate a physician’s provider contract for cause. Please refer to your Provider Contract for specific situations.</td>
</tr>
<tr>
<td>19. PCP PANEL CLOSURE PROCEDURES</td>
<td>In order for a physician to close his/her panel to new members, ninety-day (90) written notice must be sent to Health First Network. Please refer to the Physician Contract for information concerning the minimum number of members a provider should have prior to attempting to close his/her panel. A confirmation letter will be sent to you from HFN acknowledging receipt of and acceptance of your panel closure.</td>
</tr>
<tr>
<td>20. PCP CHANGES</td>
<td>In order for a member to change his/her Primary Care Physician, the member must contact his/her appropriate health plan Member Service Department. The telephone number may be found on the member’s ID card.</td>
</tr>
<tr>
<td>21. ABUSIVE AND</td>
<td>Occasionally, a physician may encounter a patient who is abusive or</td>
</tr>
</tbody>
</table>
## UNCOOPERATIVE MEMBERS

Uncooperative. Examples of this are missed appointments without cancellation, minor disruptive behavior, abusive language, failure to follow the physician’s orders and failure to remit his/her office visit co-payment(s) three times. The physician and his/her office staff should attempt to work with the patient to resolve the problem.

However; should any of the above occur and the physician is uncomfortable treating the patient, the physician can request that the member select another physician. The physician must do this in writing to Health First Network and a copy to the Health Plan.

## 22. TRANSFER OF UNCOOPERATIVE OR ABUSIVE MEMBERS

Document the incident and the physician’s unwillingness to continue the physician-member relationship in a letter.

Allow the patient thirty-days (30) to select another physician. You must be available to the member for emergency care during this period.

Send letter certified mail to the patient and copy HFN and the health plan.

## 23. CREDENTIALING

The physician credentialing process is an integral part of any quality improvement program. Collecting, verifying, and reviewing specific information during the credentialing and re-credentialing review processes maintains the integrity of Health First Network. Implementation of the credentialing and recredentialing programs enables HFN to enter into delegated credentialing agreements with Health Plans. Delegated credentialing agreements eliminate the physicians need to submit credentialing data to numerous Health Plans. HFN currently has delegated agreements with the following health plans:

- Vista Healthplan
- Vista Healthy Kids (Escambia/Santa Rosa Counties)
- Wellcare Medicare
- Healthease Medicaid
- HealthSpring Medicare
- Evolution Healthcare
- Evolutions Prime Care
- Beech Street
- Interplan Health Care

To be credentialed, all providers are required, at a minimum, to:

- Complete an application
- Provide current copies of:
  - Current Curriculum Vitae or summary of education and work
- History to include:
<table>
<thead>
<tr>
<th>24. <strong>CONTRACTING DECISION</strong></th>
<th>The HFN Credentials Committee submits all applications, along with other required documentation for review and evaluation. The HFN Board of Directors will make contracting decisions. Letter of the Board’s decision regarding Credentialing and Contracting status will advise applicants.</th>
</tr>
</thead>
<tbody>
<tr>
<td>25. <strong>RECREDECNTIALING</strong></td>
<td>Recredentialing of participating providers will be performed per HFN’s credentials policy, which requires submission of updated information at least every three years. The HFN Credentials Committee will review all required information and a decision regarding continued participation will be determined and the provider notified.</td>
</tr>
</tbody>
</table>
| 26. **PROVIDER SITE VISITS** | A prospective provider office on-site visit report is required of any new non-hospital based offices. The visit includes a medical record review, structured physical plant review, clear goals or standards, and a standard review form.  
   
   HFN will review a model medical record and discuss office documentation practices with the practitioners or office staff.  
   
   At time of recredentialing, site visits are made to non-hospital based offices. |
| 27. **MEMBER ENROLLMENT PROCESS INFORMATION** | Payers market health insurance to employer groups and individuals. All prospective members receive enrollment materials including a marketing brochure explaining the health benefits, costs and a provider directory of the available physicians. Interested employees/individuals become “subscribers” and complete an enrollment application for themselves and any dependents they wish to enroll. A primary care physician (PCP) is then designated by the subscriber on the enrollment application that is sent to the health plan for processing. The subscriber and eligible dependents receives an identification card from the health plan identifying the member number, effective date, primary care physician and copay. Subscribers and their dependents are known as members. Each primary care physician receives an eligibility list of members assigned to him/her. Verification of the member’s eligibility should take place before rendering service. This is for the financial protection of the HFN physician. |
Member eligibility can be verified through the web-based application, eInfoSource, or by calling the MED3OOO Customer Service Department for assistance.

<table>
<thead>
<tr>
<th>28. HEALTH PLAN MEMBER IDENTIFICATION CARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>The card serves as an identification tool for medical, prescription drug and other supplemental benefits. It displays useful information such as the effective date of coverage, the subscriber’s ID number, the group number, assigned PCP, co-payment amounts and the plan’s code. Please refer to the specific health plan manuals and/or websites for copies of the actual member card.</td>
</tr>
<tr>
<td><strong>Identification cards should not be used solely to verify coverage.</strong></td>
</tr>
<tr>
<td>Inquire what type of insurance the member has and ask for a copy of his/her insurance card.</td>
</tr>
<tr>
<td>Copy insurance card for member’s chart.</td>
</tr>
<tr>
<td>Each health plan has distinctive differences in the member number.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>29. eINFOsource/Eligibility Verification</th>
</tr>
</thead>
<tbody>
<tr>
<td>The <strong>eINFOsource</strong> application is designed to quickly and efficiently verify a member’s eligibility, view referral/authorization information, submit a referral/authorization (Primary Care Physicians –Only) and check claim status for the following healthplans:</td>
</tr>
<tr>
<td>• Vista Healthplan</td>
</tr>
<tr>
<td>• Vista Healthy Kids (Escambia County/Santa Rosa Counties)</td>
</tr>
<tr>
<td>• Wellcare Medicare Advantage</td>
</tr>
<tr>
<td>• Healthease Medicaid</td>
</tr>
<tr>
<td>• HealthSpring Medicare</td>
</tr>
<tr>
<td><strong>eINFOsource:</strong></td>
</tr>
<tr>
<td>• Adds to the variety of quality information available to you as it relates to your patients.</td>
</tr>
<tr>
<td>• Significantly improves practice efficiency by dramatically reducing the time spent on the phone.</td>
</tr>
<tr>
<td>• Provides up-to-the-minute member eligibility and copay information for all members.</td>
</tr>
<tr>
<td><strong>Internet Address:</strong></td>
</tr>
<tr>
<td>Access to eINFOsource is only available through a 128 bit encrypted connection through the Internet or through a dialup modem or by our internal network. All methods of access require a username and password. These methods follow the</td>
</tr>
<tr>
<td><strong>30. MEMBER GRIEVANCES</strong></td>
</tr>
<tr>
<td>--------------------------</td>
</tr>
<tr>
<td><strong>Patients may have complaints regarding aspects of their treatment, the attitude of the physician or his/her office staff, eligibility problems or a delinquent claim. Patients are encouraged to deal directly with their physician to resolve the issue. If a satisfactory resolution is not achieved, the patient may file a complaint with the health plan.</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>31. RESPONDING TO A GRIEVANCE</strong></th>
<th>A copy of the grievance is forwarded to the member’s PCP or specialist if appropriate.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The PCP or specialist must formulate a written response within five working days, or respond verbally to the Health Plan Quality Assurance Manager. If requested, forward the patient’s medical records along with the formalized response to HFN’s Medical Director. Each member upon enrollment, signs on his/her application a “Release of Medical Records.” No additional authorization to release records is required. Any resolution offered by the health plan to the patient will be forwarded the physician upon receipt by HFN.</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>32. GRIEVANCE PROCEDURE</strong></th>
<th>The grievance procedure is as follows:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PCP/RCP and his/her office staff work with member to resolve issue. If the issue is not resolved the Member may file a formal complaint with the health plan. The health plan will provide notification of the grievance to HFN. HFN will forward a copy to the PCP and/or specialist for response as appropriate. The PCP and/or specialist must submit a written response within 5 days. HFN will then forward a copy of the response to the health plan after medical director review. The Health plan will inform the member of resolution.</strong></td>
<td></td>
</tr>
</tbody>
</table>

| **33. CAPITATION** | HFN receives a fixed monthly prepayment (capitation) from its HMO (risk) payors. The capitation rate is based upon a fixed dollar amount multiplied by the number of members. This payment covers all approved medical services provided by HFN physicians. Capitation is paid regardless if the patient receives care. Primary Care Physicians are compensated by fee-for-service or capitation arrangements. The monthly capitation payment is sent to each capitated PCP as pre-payment for the majority of services provided to any assigned Members during that current month. |
| 34. RENDERING SERVICES | Services shall be rendered after eligibility has been confirmed and the office staff has inquired if the member has other health insurance coverage. Government regulating agencies insist that health plan enrollees are treated the same as private patients. Discrimination of health plan members is not acceptable. Negative comments regarding the HMO, IPA or payments should be directed to HFN, not the member. Negative statements to members may jeopardize HFN contracts with our health plans as well as may jeopardize the provider’s contract with HFN. |
| 35. CLAIMS ENCOUNTER GENERAL GUIDELINES | Federal law requires health plans to report services provided to their members. Contractual agreements between HFN and its health plans also require this information. The encounter is the interaction between the patients and provider. HFN uses encounter data to pay PCPs for non-capitated services, aggregate and bill for reinsurance, and formulate statistics for use in contract negotiations with health plans. If a member must return to the office for follow-up or other diagnostic tests as a result of an earlier encounter on the same day, it will not be considered as a separate encounter. **NOTE:** Encounter forms (HCFA 1500) must be completed for all services including inpatient visits. |
| 36. CO-PAYMENT COLLECTION | When a member visits his/her PCP or a Specialist (RCP), he/she is required to pay an out-of-pocket expense called a **co-payment** for professional services. The amount varies for each benefit plan set by the health plan. The co-payment amounts are typically indicated on the member’s identification card. It may also be verified by contacting the Customer Service for assistance. The co-payment needs to be collected on the day the service is rendered. The specialist (RCP) can determine the member’s co-payment from HFN’s confirming authorization for the visit or from the member’s identification card. Any questions regarding patients out of pocket expense should be directed to MED3000 customer service at 850-487-2326 or 800-664-0146. |
| 37. ENCOUNTER (CLAIM) PROCESS | Be sure to: Verify eligibility/authorization. Collect Co-Payment. Inquire if Patient has other insurance coverage. If so, determine primary carrier |
38. **ELECTRONIC CLAIMS / ENCOUNTER DATA SUBMISSION**

MED3000 on behalf of HFN offers providers the ability to submit electronic claims using secure channels to increase efficiencies and minimize errors in managed care claims processing activities. Claims submitted directly to MED3000, on behalf of HFN, must be in HIPAA-compliant standard 837 format and include all required information to be accepted. These reports are used to confirm the receipt of claims as well as follow up on rejected claims. When required information is missing, MED3000 or the clearinghouse will reject the claims. If an electronic claim is rejected, resubmit a clean electronic claim no later than 90 days from the date of service. For more information about submitting electronic transactions, contact MED3000 Operations Department/Help Desk at 850-478-7566 to get set-up. Currently, claims are electronically submitted for the following HFN Contracted Health Plans:

- Vista Healthplan
- Vista Healthy Kids (Escambia/Santa Rosa Counties)
- Well Care Medicare
- Healthease Medicaid
- HealthSpring Medicare

Format Accepted: National Standard Format

39. **ELECTRONIC CLAIM SUBMISSION TURNAROUND TIMES**

Claims are downloaded on a daily basis at 8:00 AM CST.

In accordance with FL-Statue 641.3155, all providers who submit claims electronically will receive a notification of the receipt of their claim file within 24 hours after the beginning of the next business day after the receipt of the claim. This may be done in one of two ways:

1. Providers with E-mail addresses on file will receive an automatic prompt notifying them that the file was received by MED3000.
2. Providers that do not have E-mail addresses on file will receive a faxed confirmation notifying them that the file was received by MED3000.

*The Confirmation notice is not a guarantee that all claims received contain the necessary elements for claims adjudication.*

Claims will be processed and any applicable error reports generated. The Error report will be faxed to the provider within 5-7 days of receipt of the file.

40. **PAPER CLAIMS**

Some claims cannot be submitted electronically. Claims that must be submitted on industry-standard paper forms are:
- Claims requiring additional supporting documentation, such as operative or medical notes.
- Claims for provider payment disputes
- Services with zero amount billed (except Ambulatory Surgical Claims)
- Unlisted CPT procedures that require explanations or descriptions.

Paper claims should be mailed to the following address:

<table>
<thead>
<tr>
<th>Provider</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vista Healthplan</strong></td>
<td>PO Box 10948, Pensacola, FL 32524</td>
</tr>
<tr>
<td><strong>Ancillary &amp; Facility Claims</strong></td>
<td>P.O. Box 45-9011, Sunrise, FL 33345-9011</td>
</tr>
<tr>
<td><strong>Vista Healthy Kids (Escambia/Santa Rosa Counties)</strong></td>
<td>PO Box 10948, Pensacola, FL 32524</td>
</tr>
<tr>
<td><strong>WellCare Medicare</strong></td>
<td>PO Box 11279, Pensacola, FL 32524</td>
</tr>
<tr>
<td><strong>HealthEase Medicaid</strong></td>
<td>PO Box 11127, Pensacola, FL 32524</td>
</tr>
<tr>
<td><strong>HealthSpring Medicare</strong></td>
<td>PO Box 11547, Pensacola, FL 32534, Nashville, TN 37202</td>
</tr>
<tr>
<td><strong>Professional Claims</strong></td>
<td>PO Box 20000, Nashville, TN 37202</td>
</tr>
<tr>
<td><strong>Ancillary &amp; Facility Claims</strong></td>
<td>PO Box 20000, Nashville, TN 37202</td>
</tr>
</tbody>
</table>

41. **FILING LIMIT POLICY**

For professional services, HFN must receive claims within 90 days from the date of service. When a Member has multiple insurance plans, the filing limit for claims submission is 90 days from the date the primary insurer’s explanation of benefits (EOB).

42. **CONTESTED CLAIMS**

Contested claims are claims that are submitted, but require additional documentation before it can be paid or denied according to the FL-Statue 641.3155.

HFN has identified the following EOB codes as contestable codes:

1032, 1034, 1039, 1042, 1049, 1061, 1068, 1070, 1071, 1097, 1100, 1110, 2027, 2028, 2029, 2036, 2040, 2043, 2055, 2207

Once a claim has been identified as a contested claim, the provider will be notified of the contested status via letter, and will be required to submit the additional information needed to properly adjudicate the claim. The provider has 35 days to submit this additional documentation to:

Health First Network, Inc
PO Box 10786
Pensacola, FL 32524-0786
**Attention: Contested Claim**

If the required documentation is not received within the 35 days, the claim will be denied, and the provider can pursue the claims appeal process.

| 43. COORDINATION OF BENEFITS (COB) | A physician may be entitled to collect additional moneys from the patient if he/she has other coverage. Coordination of benefits between health plans may enable the physician to bill the second carrier for services rendered.  

Instruct the office staff to inquire if the member has other coverage and document the information in his/her chart.  

Determine which plan is the primary and secondary payor when coordinating benefits between two health insurance plans. There are established rules to determine the primary payor. Coverage through the member’s employer or directly purchased by the member is always primary.  

**Coordination of Benefits**  
When a member has coverage through more than one health plan, Health First Network providers should observe the following rules to determine which plan has the primary obligation to provide benefits:  

- If the patient is covered by more than one health plan at the time of service and the HFN contracted plan is the secondary insurer, do not take a cost sharing amount up front. Submit the claim to the private carrier as the primary insurer, then submit the claim with the primary insurer’s explanation of benefits (EOB) to the secondary insurer.  
- If a cost-sharing amount is due, it will appear on your Statement of Account (SOA) at the time of payment, and you may then bill the patient. Whether HFN’s contracted health plan is the primary or secondary insurer, the Member must follow plan procedures to receive benefits.  
- If a claim is submitted stating that other coverage exists, the corrected claim must also be submitted. Submit the claim no more than 90 days after the EOB is received. MED3000 is responsible for identifying and coordinating benefits.  

Questions regarding coordination of benefits may be directed to the MED3000 Customer Service Department at 850-478-2326 or 800-664-0146.  

**Filing Limit for Coordination**  
The filing limit for claims submission in the case of multiple insurance carriers is 90 days from the date of the primary insurer’s explanation of benefits (EOB). The EOB from the primary insurer must be submitted with the claims when Health First Network’s contracted health plan is the secondary payer.  

**Coordination of Benefits Adjustments**  
If submitting for coordination of benefits (COB) adjustments, do not send a new claim unless one was not initially submitted. Instead, send a copy of the
### 44. SUBROGATION

If an HFN member is injured through an act or omission of another individual, the physician still must provide medical care. Yet, if the member is entitled to recovery, the member shall agree in writing to reimburse the physician one hundred percent of his/her usual and customary fees immediately upon collection of damages. The physician is contractually obligated to report all third party payments to HFN.

If a member is receiving a settlement through his/her insurance company, then this is not a Third Party Liability case. The member is therefore, entitled to keep those moneys and neither HFN nor the health plan can make the member sign a lien.

**Motor Vehicle Accidents (No-Fault or PIP Coverage)**

MED3000, on behalf of HFN, coordinates with the Personal Injury Protection (PIP) and/or Medical Payment (Medpay) benefits on claims for services rendered as a result of a motor accident (MVA). Members should not be billed or required to pay up front for services as a result of a MVA, other than applicable cost-sharing amounts. For motor vehicle accident claims, providers should bill the motor vehicle carrier directly. The motor vehicle insurer is primary for the full PIP coverage and/or any available MedPay coverage.

After receiving the insurer’s statement or check, if further payment is requested, providers must bill HFN within the 90 day filing limit date from the date the statement or check was issued.

Note: Under your Health First Network contract, once the Member’s PIP and MedPay benefits are exhausted, you cannot balance bill the Member or file a lien against the Member’s third party settlement or judgment.

### 45. APPEAL PROCESS

A method to appeal a denied claim for service(s) rendered exists. Each claims payment appeal must consist of a letter explaining why the provider is requesting the appeal, documentation supporting their request and a copy of the corrected claim. **This must be submitted within 45 days from the date of the original denial. No Faxed or verbal requests will be accepted.** The attached form may be used for your convenience. Additional copies may be requested by calling the Provider Relations Department (850-438-4487) at Health First Network.

Requests for an appeals on denied claims must be done in writing and mailed to: Health First Network, Inc.  
Attn: Claims Appeals  
P.O. Box 10786  
Pensacola, FL 32524-0786

A decision will be rendered within ten (10) days, and a letter will be generated to the provider notifying them of the action taken.
### 46. APPEAL FORM

Attached HFN Appeal form

**Appeals of UM adverse determination/denials should be submitted to the healthplan.**

### 47. REIMBURSEMENT

All capitated primary care physicians (PCP) will receive a capitation check around the 20th of each month representing the aggregate capitation of all his/her assigned members. Capitation is paid regardless of whether actual services are rendered and includes primary medical care provided in the physician’s office.

Capitation checks are issued monthly. The report that accompanies the capitation check is the list of the physician’s members (Tracking List) listed alphabetically and includes the member’s ID number, member name, and health plan, age, sex and member month activity. Retroactive adjustments are also shown on this report.

A PCP Membership Report (Eligibility Report) is mailed monthly to each contracted PCP. The report reflects member number, member name, age, sex, PCP effective date, employer group number and health plan.

Fee for Service checks are issued each week. The Explanation of Benefits (EOB) that accompanies the fee-for-service check is the list of claims paid listed by provider by health plan. The EOB reflects member name, member ID, claim number, service date, provider name, procedure code, billed amount, contract amount co-pay, adjustment amount, and net pay, and adjustment code, adjustment reason, subtotaled by each health plan, subtotaled by provider and total for vendor.

### 48. REIMBURSEMENT DISPUTES

Providers who disagree with the reimbursement or adjudication of a claim can submit an administrative appeal to:

Health First Appeals/Medical Review
P.O. Box 10786
Pensacola, FL 32524

### 49. UTILIZATION MANAGEMENT COMMITTEE FUNCTIONS AND RESPONSIBILITIES

The HFN UM/QM Committee oversees the development and implementation of comprehensive, systematic, continuous medical management processes which make the HFN Utilization Management Program effective in the delivery of high quality health care to members in the most cost-effective manner. The UM Committee monitors quality, continuity and consistency with standard medical practices and coordination of care as well as over-utilization and under-utilization of services.
HFN providers, staff, and ultimately the UM/QM Committee effectively manage the entire scope of care, beginning with an initial encounter to the member’s return to a healthy state. Evidenced-based clinical treatment guidelines that lead to the best health status outcomes are reviewed and approved by the UM/QM Committee and communicated to HFN providers.

<table>
<thead>
<tr>
<th>50. PRIMARY CARE PHYSICIAN RESPONSIBILITIES</th>
</tr>
</thead>
</table>

The Primary Care Physician (PCP) is responsible for providing or overseeing comprehensive healthcare services for HFN members. The responsibilities of the PCP are defined for the purpose of assisting the HFN staff and providers in understanding the scope of the primary care practice within the HFN.

**Scope:**
The following scope of work describes, in general, the role of the primary care physician.

The PCP serves as the provider and general manager (commonly referred to as the “gatekeeper”) of the member’s care. As the focal person of contact, the PCP functions as a resource and consultant for all healthcare services provided to the member.

The PCP provides for, or arranges for 24 hour/seven days per week coverage for the PCP’s primary care practice.

The PCP evaluates specialist consult summaries and determines (with specialist provider input) whether additional specialty services are needed. The involvement of the PCP helps to ensure continuity of care while eliminating duplication of services.

During a member’s hospitalization, skilled nursing facility or home healthcare, the PCP continues to monitor the medical necessity of services being provided and facilitates the appropriate transfer of the member to the next lower level of care at the earliest opportunity. Alternately, an attending physician or hospitalist may be responsible for monitoring the member’s care.

The PCP provides medical expertise and direction concerning the member’s healthcare needs while promoting the success of HFN.

The PCP works with the HFN Medical Director, the HFN UM/QM Committee and the HFN Medical Department, collaborating in the referral authorization process to provide appropriate services to contracted health plan members.

Established descriptions of PCP responsibilities may be reviewed and revised per HFN protocol.

**Responsibilities:**

Routine office visits, related physician care and after-hours care of uncomplicated medical problems.
Periodic health evaluations as appropriate and timely for all adults and children who are members of the PCP’s practice.

Immunization/injections for adult and children members.

Well-child care.

Twenty-four hour on-call coverage.

Consultation time to manage the member’s care.

Visits and examinations in the emergency room, hospital, skilled nursing facility, or extended care facility.

Supervision of any required skilled home healthcare regimens.

Referral of members to appropriate specialty providers or ancillary services as medically necessary and according to HFN approved practice guidelines for referrals.

PCP’s shall admit members with emergency situations to a participating hospital unless stated otherwise under the member’s contract with the health plan. For example, an appropriate bed or service is unavailable or the member is out of the service area.

The contracted Primary Care Physician agrees to comply with the HFN’s Utilization Management Program.

Primary Care Physicians are notified of their responsibilities in the contractual service agreement that they sign to become a provider of HFN. Any changes will be handled through the HFN’s governance structure as described in the agreement.

<table>
<thead>
<tr>
<th>51. CLINICAL CRITERION FOR USE IN UTILIZATION REVIEW</th>
<th>HFN utilizes InterQual®, Medicare and/or Medicaid criteria to make medical necessity determinations based on the member’s specific healthplan.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• WellCare – Medicare Guidelines (Local Medical Review Policies/National Coverage Determinations) and InterQual®</td>
<td>• HealthEase – Medicaid Guidelines and InterQual®</td>
</tr>
<tr>
<td>• Vista Health plan – Evidenced-Based Guidelines and Local Medical Standards of Care</td>
<td>• HealthSpring – Medicare Guidelines (Local Medical Review Policies/National Coverage Determinations and InterQual®</td>
</tr>
</tbody>
</table>

| 52. REFERRAL CARE PHYSICIAN RESPONSIBILITIES | The Referral Care Physician (RCP) is responsible for providing specialty healthcare services for HFN members. The responsibilities of the RCP are defined for the purpose of assisting the HFN staff and providers in understanding the RCP’s |
role and the scope of the referral care practice within the HFN.

Established descriptions of Referral Care Physician responsibilities may be reviewed, updated, approved, and utilized by HFN.

**Responsibilities:**

The RCP provides non-emergency covered services to eligible members after receiving a prior authorization to treat the member from the responsible Primary Care Physician.

The RCP will submit a written report to the Primary Care Physician having responsibility for the ongoing care of a particular member regarding the plan of treatment proposed by the RCP, including any proposed hospitalization or surgery, within fourteen (14) days of examination of the member.

The RCP and the responsible Primary Care Physician shall agree on the plan of treatment proposed by the RCP prior to implementation of that plan of treatment.

The RCP works with the responsible primary care physician, HFN’s Medical Director or designee, and / or HFN’s Utilization Management Committee to justify the authorization of appropriate services for HFN members.

The RCP or an HFN approved referral care physician provides covered services for the RCP’s specialty practice.

The RCPs will have someone on-call to see HFN members in the service area.

RCP’s shall admit members with emergency situations to a participating hospital unless stated otherwise under the member’s contract with the health plan. For example, an appropriate bed or service is unavailable or the member is out of the service area.

The contracted Referral Care Physician agrees to comply with the HFN’s Utilization Management Program.

Referral Care Physicians are notified of their responsibilities in the contractual service agreement that they sign to become a provider of HFN. Any changes will be handled through HFN’s governance structure as described in the agreement.

---

**53. COVERING PHYSICIAN GUIDELINES**

If an HFN primary care physician (PCP) or referral care physician (RCP) is, for any reason, from time to time unable to provide contracted services, the PCP or RCP may secure the services of a qualified covering physician who shall render services otherwise required of the PCP or RCP. The responsibilities of the covering physicians are the same as the PCP or RCP who secured the services of the covering physician.
Guidelines:

The covering physician must be a physician approved by HFN to provide services to HFN members.

The PCP or RCP shall be solely responsible for securing the services of the covering physician and paying the covering physician for those services provided to HFN members.

An authorization for non-capitated services rendered by the covering physician is required.

The PCP or RCP shall insure that the covering physician:

- Looks solely to the PCP or RCP for compensation;
- Is made aware of capitated and non-capitated services;
- Complies with the specific “Description of Responsibilities;”
- Complies with HFN’s Utilization Management Program;
- Accepts HFN’s peer review procedures;
- Shall not directly bill members for services;

Shall, prior to all elective hospitalizations obtain authorization in accordance with HFN’s Utilization Management program.

54. PRIMARY CARE PHYSICIAN (PCP) TIP SHEET

Before you call:

Direct member to a HFN Specialist (RCP). Be sure to have the correct member number for the patient. Have correct ICD-9 diagnosis codes and CPT-4 procedure codes. Be prepared to fax clinical notes on procedures requiring pre-authorization. Do not schedule a procedure until an approval authorization number has been obtained. Know at which facility a procedure will be performed. Allow sufficient time for the medical review process.

SEE ATTACHED TIP SHEETS:
Vista Healthplan
Vista Healthy Kids (Escambia/Santa Rosa counties)
Wellcare Medicare
Healthease Medicaid
HealthSpring Medicare

WHEN YOU CALL:

Provide the following information:
- Member Number
- Date of Service
- Diagnosis Code (ICD-9)
• Provider Name (Specialist’s name if an office visit, facility name if an outpatient procedure)
• Procedure Code (CPT-4)
• Number of Office Visits (If a referral to a specialist)
• Name of Provider for Ancillary Service
• Place of Service for Procedure

OUT OF AREA

For Out-of-Area Facility Referrals:

Vista Health Plan  Call Vista 1-800-447-3725

Vista Healthy Kids (Escambia/Santa Rosa Counties)

Wellcare Medicare  Call MED3000 1-800-492-9634

Healthease Medicaid  Call MED3000 1-800-492-9634

HealthSpring Medicare Call HealthSpring 1-800-962-3018

For referral of a patient to a tertiary care center, prior to scheduling the visit, contact HFN for the appropriate tertiary care center for the members’ contracted health plan.

Please provide complete information, including:
- Physician’s Name
- Address
- Telephone Number
- Physician’s Specialty

IF THERE IS A CHANGE OF FACILITY OR DATE OF SERVICE, PLEASE NOTIFY HEALTH FIRST NETWORK.

55. REFERRAL CARE PHYSICIAN (RCP) TIP SHEET

Before you call:

Be sure you have a current office visit referral from the primary care physician.
Have the correct member number for the patient.
Have correct ICD-9 diagnosis code and CPT-4 procedure codes.
Know at which facility a procedure will be performed.
Do not schedule a procedure or service until an approval authorization number has been obtained.

SEE ATTACHED TIP SHEETS:

Vista Healthplan
Vista Healthy Kids (Escambia/Santa Rosa Counties)
Wellcare Medicare
Healthease Medicaid
HealthSpring Medicare

WHEN YOU CALL:

Provide the following information:

- Member Number
- Date of Service
- Diagnosis Code (ICD-9)
- Name of Physician Performing Outpatient Procedure
- Current PCP Referral Number
- Facility Name
- Procedure Code (CPT-4)
- Name of Provider for Ancillary Service
- Allow sufficient time for medical review

IF THERE IS A CHANGE OF FACILITY OR DATE OF SERVICE,
PLEASE NOTIFY HEALTH FIRST NETWORK
56. **REFERRAL AND AUTHORIZATION PROCESS**

The Utilization Management process entails the following review process: Referral Prior Authorization, Concurrent and Retrospective (Post-service) Review. The goal is that the referral procedure will ensure appropriate utilization of services and accurate payment of claims to contracted providers for health care services. All payments are contingent upon the member’s benefit coverage. The contracted health plan will be included in the referral authorization process. The health plan will receive reports of all authorizations and denials.

Referrals are requests submitted by the member’s Primary Care Physician (PCP) for the member to be evaluated by a specialty physician. Referrals require an authorization to ensure payment for services; documentation is not required for purpose of medical necessity unless the specialty physician is out of network.

Prior authorizations are requests submitted by the member’s PCP or RCP prior to services being rendered for review to establish medical necessity, appropriateness of setting/level of care, benefit coverage and appropriateness of specialty provider. Clinical documentation is required. These services can include inpatient and/or outpatient services (i.e. hospitalization, elective surgical procedure, wound care, home health services, or rehabilitative services, etc.).

Concurrent Review activities required evaluation of a member’s acute or sub acute admission or acute rehabilitative stay for medical appropriateness. The clinical documentation is reviewed to determine appropriateness of setting, level of care and coordination of discharge planning.

Receipt of an authorization is not a guarantee of reimbursement. Reimbursement is subject to benefit coverage and patient eligibility at the time service is rendered.

<table>
<thead>
<tr>
<th>57. REFERRAL AND AUTHORIZATION PROCESS - PCP Responsibilities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Primary Care Physician Responsibilities:</strong></td>
</tr>
<tr>
<td>At the point of encounter, the PCP should:</td>
</tr>
<tr>
<td>• Evaluate the patient</td>
</tr>
<tr>
<td>• Render care according to the HFN PCP responsibilities</td>
</tr>
<tr>
<td>• Determine if a referral is necessary</td>
</tr>
</tbody>
</table>
If a referral to a RCP is necessary, the HFN referral process is initiated by the PCP as follows:

- Asking to see the patient’s identification card at each visit to be sure that the member has not changed benefit plans or insurance companies.
- Confirming the patient’s eligibility
- A sample Referral Authorization Form is included in this Manual and should be completed as follows:
  - Patient name
  - Patient’s health plan identification number
  - Patient’s date of birth
  - Patient’s address
  - Services which are required as a result of an accident listing the other insurance for example, auto work related, or other
  - Patient’s telephone number
  - Primary Care Physician name
  - Primary Care Physician telephone number
  - Referral Care Physician name
  - Authorization number
  - Referral Care Physician address
  - Date of Appointment
  - Number of visits authorized
  - Expiration date
  - Referral Care Physician telephone number
  - Type of Service
  - Reason for Referral which should include the
    - Diagnosis and ICD-9 Code
    - Requested care, procedure or test with CPT 4 Code
    - Clinical history/findings which justify the requested procedure

- Phoning, faxing, or mailing the authorization request to HFN along with clinical documentation.
- Providing the RCP with the appropriate information upon approval of the requested service.
- Referral request may be entered directly into eINFOsource.

Referral Care Physician Responsibilities:

- Confer with the PCP to establish a continuing treatment plan.
- Communicate all results of consultations, tests, procedures, and recommendations for ongoing care to the PCP either by phone, fax, mail, or electronically.
<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>59.</strong> REFERAL AND AUTHORIZATION PROCESS - General Guidelines</td>
<td>General Guidelines</td>
<td>The services listed on the Authorization Matrix may require a Referral or Pre-Service review. Services with an asterisk (*) indicate that clinical documentation must be submitted. These services are reviewed by licensed clinical staff. Authorizations are typically good for 180 days unless otherwise specified. If an extension is needed, such a request should be submitted by copying the original request with the authorization number written on the form, and under “other requests,” it should be noted “time extension needed.” The PCP should initiate referrals to RCPs. Most referrals to a Specialist are approved for 12 visits. RCPs may request authorization for services that they intend to provide (e.g., surgery, procedures, imaging studies) after receiving an initial consult from the PCP and PCP approval.</td>
</tr>
<tr>
<td><strong>60.</strong> REFERAL AND AUTHORIZATION PROCESS - Retrospective Requests</td>
<td>Retroactive referral authorizations include services that have been rendered without an authorization from HFN. Retroactive referral authorizations for ambulatory care will be reviewed to determine whether the request should be approved. The request will be researched to determine the reason for retroactive authorization. The determination will be coordinated with the member’s PCP. Retroactive requests will be considered for a period of three months (90 days) past the date of service.</td>
<td></td>
</tr>
<tr>
<td><strong>61.</strong> REFERAL AND AUTHORIZATION PROCESS</td>
<td>Physicians who function as both PCP and RCP may “self-refer” for specialty care only after submitting a request for authorization request as previously described herein.</td>
<td></td>
</tr>
<tr>
<td><strong>62.</strong> REFERAL AND AUTHORIZATION PROCESS - Global OB Policy</td>
<td>Pregnancy (global authorizations) require authorizations approved through HFN.</td>
<td></td>
</tr>
<tr>
<td><strong>63.</strong> REFERAL AND AUTHORIZATION PROCESS Routine/Annual GYN Services and Medically Necessary Follow-up</td>
<td>See attached Authorization Lists for procedures and services that require referral pre-authorization and medical review. The annual well-woman exam, in accordance with regulatory guidelines does not require a referral if performed by an HFN OB/Gyn. Should follow-up intervention be required the referral/authorization process as outlined below will be followed.</td>
<td></td>
</tr>
</tbody>
</table>
| 64. REFERRAL AND AUTHORIZATION PROCESS -  
Member Directed Self-Referral Services |
<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>In accordance with state and regulatory guidelines, members are entitled to seek care from some providers without a PCP Referral. The following is a list of such services:</td>
</tr>
<tr>
<td>• Annual Well Woman Examinations by an HFN OB/GYN.</td>
</tr>
<tr>
<td>• Annual Diabetic Retinal Examinations by an HFN Ophthalmologist.</td>
</tr>
<tr>
<td>• Five Dermatology visits, annually, to a HFN dermatologist.</td>
</tr>
<tr>
<td>• Podiatry visits per contract benefit.</td>
</tr>
<tr>
<td>• Chiropractor visit per contract benefit.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>65. POLICY AND PROCEDURES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Purpose:</strong></td>
</tr>
<tr>
<td>The Utilization Management Committee oversees the referral/authorization process. The process is evaluated, revised as necessary and approved annually by the Utilization Management Committee.</td>
</tr>
<tr>
<td><strong>Policy:</strong></td>
</tr>
<tr>
<td>Determinations are being based on medical necessity and reflect application of appropriate clinical decision – making criteria.</td>
</tr>
</tbody>
</table>

Health First Network Physicians may use the eINFOsource System to data enter referral or authorization requests from their offices, or mail in referral requests, or call in Referral/Authorization requests on the HFN Physician Referral Line Number of 850-478-1960 or 1-800-492-9634. Referrals may also be faxed into the confidential fax lines. Alternate fax and phone lines are available in the event either phone or fax lines are incapacitated for a short time. Providers will be notified in the event that referral or fax lines are not functioning. HFN Physicians receive written policies and procedures for processing requests for initial authorization of services or requests for continuation of services. Providers are notified of time frames specified for responding to requests, and what information is required for authorization decisions.

Health First Network Physicians are notified of mechanisms for provision of expedited response for urgently needed services. Provision is made for consultation with a requesting and reviewing physician.

**Procedure:**
HFN’s UM/ QM Committee will determine how strict the referral process will be in regard to authorization of services, in accordance to member contract. For example, whether all referrals from the PCP to a specialist require authorization, or if only follow-up specialist visits and certain specialist referrals need to be authorized, or if only follow-up visits require authorization. Similarly, if the UM Committee determines that certain services will be automatically authorized, a list of those services and criteria will be made available to the UM staff and providers. The HFN UM/QM Committee may set referral guidelines, which are coordinated with the member’s healthplan, and they should comply with the members contract. The member’s healthplan will determine the accrediting entity (i.e. NCQA or AAAHC) or ERISA timeliness standards will be followed.
The following is an example of the referral/authorization process:

1. Providers send referrals and requests for authorization to HFN Referral Department by mail, fax, telephone, or the eINFOSource System.

2. The HFN staff date the request when it is received.

3. Member eligibility and benefits are checked.

4. Time frames: ERISA standards for timelines of decisions are utilized for the referral/authorization process.

5. The request is submitted to licensed personnel who are responsible for completing the authorization process.

6. Complex cases are referred to the HFN Medical Director/Utilization Management Committee.

7. Only licensed physicians make determinations for the denial of requests. If not delegated denial recommendations are coordinated with the healthplan.

8. All authorization requests are followed by notification to the providers of the determination; (e.g. verbally at time of telephonic request or verbally by phone if determination not provided at the time of initial request or by facsimile, and authorization approvals are also provided for all participating providers to access through our internet/web based portal known as eINFOSource).

9. Approved requests will include an authorization number for the specific services authorized. If computer system is down, temporary authorization numbers are assigned if needed, and then follow-up is provided with notification to the office of the correct authorization number.

10. Denials for requested services, if delegated, will include a letter to the provider and member, if specifically delegated, explaining the reason for the denial, suggesting an alternative treatment plan if appropriate, and include specific utilization review criteria or benefits provisions used in the determination, as well as informing them of HFN’s and the healthplans appeals process and expedited appeals process. If not delegated will refer to the healthplan.

<table>
<thead>
<tr>
<th>PRIOR AUTHORIZATION LIST</th>
<th>SEE ATTACHED AUTHORIZATION LIST</th>
</tr>
</thead>
</table>

Confidential  Page 30  3/30/2009
| 67. **EMERGENCY AND URGENT CARE SERVICES - PCP Responsibilities** | The PCPs may remind the member to contact them to coordinate care before being seen at an emergency room. If the situation involves the need for immediate emergency care, the PCP will advise the member to go to the closest emergency facility and to call his/her PCP within 48 hours of the emergency room visit.  

The PCPs should remind their patients that visits to an Urgent Care Center require authorization and that the PCP should be contacted prior to seeking care. |
|---|---|

| 68. **ER AND URGENT CARE SERVICES - Policy and Procedures** | See policy and procedures provided here.  

**Purpose**  
The UM staff will assist providers to follow the proper Emergency and urgent care service utilization process which is aimed at the appropriate utilization of these services.  

Urgently needed services are covered services provided when an enrollee is temporarily absent from the service area (or, under unusual and extraordinary circumstances, provided when the enrollee is in the service area but the Plan’s provider network is temporarily unavailable or inaccessible).  

**Policy:**  
An emergency will be defined as a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, with an average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in:  

- Serious jeopardy to the health of the individual or, in case of a pregnant woman, the health of the woman or her unborn child.  
- Serious impairment to bodily functions or serious dysfunction of any bodily organ or part.  

Utilization management staff will provide guidance to providers regarding urgent care service utilization.  

The UM staff will obtain and document urgent care service information for the authorization process.  

**Urgent Care Services**  
The UM staff may receive (or place) calls regarding urgent care service authorizations from HFN providers and health plans. These calls may be made regarding service authorizations at a participating facility or at a non-participating facility. |
|---|---|

| 69. **OUT-OF-PLAN, OUT OF AREA REFERRALS** | Emergency situations - See above guideline for Emergency and Urgent Care Services.  

All other out of plan, out of area referrals require prior authorization. |
### 70. SERVICE DENIAL AND APPEAL PROCESS

If HFN is unable to authorize a requested service(s), the primary care physician, the physician requesting the service, and the health plan will be timely notified of the reasons for denial. HFN practitioners will also be instructed on appeal and expedited appeal procedures.

The physician requesting the service and/or the member may appeal the decision. The physician may appeal by notifying HFN and forwarding additional information to HFN within 45 days from the date on which the services were denied. The request for appeal and supporting information should be forwarded to the following address:
Health First Network, Inc.
P.O. Box 10948
Pensacola, Florida 32524.

The member may appeal by contacting their health plan. Further information is available in the HFN UM Policy and Procedure Manual.

### 71. EXPEDITED APPEAL PROCESS

Members and Providers acting on behalf of members have the right to request an expedited appeal and review of an adverse determination if they feel that waiting the standard grievance procedure time frame would jeopardize life, health, or ability to regain maximum function. For an expedited appeal, a determination will be made within 72 hours of receiving all appropriate, additional clinical documentation to support the request. A written response will be sent within two (2) days.

### 72. UTILIZATION RELATED DECISIONS - Purpose and Procedure

**Purpose:** It is the policy of Health First Network to inform practitioners, providers and staff who make utilization-related decisions of the need for special concern about the risks of under-utilization. HFN will maintain a policy and distribute a statement to all its practitioners, providers and employees (also to health plan members if HFN has member services delegation) which affirms that:

UM decision-making is based only on appropriateness of care and service.

HFN does not compensate practitioners or other individuals conducting utilization review for denials of coverage or service. HFN does recognize the skill, knowledge, expertise, and time constraints of Physician consultants. As a Provider Organization, HFN does compensate UM consultants for their time and expertise in performing a review. This compensation is at the rate of $25.00 per 15-minute review increment. This compensation is provided to a HFN UM Consultant/Specialist for the time spent on the review, and is not related to the determination made. Financial incentives for UM decision-makers do not encourage denials of coverage or services.

HFN will adhere to the policy listed above.
<table>
<thead>
<tr>
<th></th>
<th>CASE MANAGEMENT</th>
<th>HFN has an active and effective Case Management Department and several Disease Management Programs to assist Physicians with the exceptional quality care for their members. Physicians may contact the Medical Management Department at 850-478-6060 for information or to refer a member for Case Management/Disease Management Services.</th>
</tr>
</thead>
<tbody>
<tr>
<td>74.</td>
<td>QUALITY MANAGEMENT</td>
<td>It is the responsibility of the physician’s office and HFN staff to identify and report quality related issues to the health plan. Please refer to the health plan’s provider manual. Health First Network’s UM/QM Committee oversees the Quality Management Program within HFN. For any questions about the HFN UM/QM Program description, or its review and evaluation activities, contact the HFN Medical Services Department at 850-434-6087.</td>
</tr>
<tr>
<td>75.</td>
<td>QUALITY IMPROVEMENT</td>
<td>Each participating physician has contractually agreed to cooperate with contract Health Plans in the review of quality care administered to Members. Quality Improvement Programs are generally included in each Health Plan’s Provider Manual.</td>
</tr>
<tr>
<td>76.</td>
<td>PHARMACY FORMULARIES</td>
<td>Compliance unless medical necessity dictates otherwise, with pharmaceutical formularies developed and/or adopted by HFN and contracted Health Plans is contractual. Please refer to the HFN Provider Relations Department or Health Plan Provider Manual for specific formularies.</td>
</tr>
</tbody>
</table>