

Avoiding Duplicate Claims: An Update

About a year ago, Humana Military Healthcare Services, Inc. discovered that a surprising number of providers were filing duplicate TRICARE claims in any given month; however, most providers were unaware that they were generating duplicates. Thousands of duplicate claims were identified in each quarter, and many were reviewed for potential fraud.

At face value, duplicate claims may not appear to be an issue from the provider's standpoint. However, if an electronically submitted claim overlaps a previously submitted claim, it can delay processing. This often occurs with paper claims since they cannot be tracked until they are entered into the claims system. Therefore, a duplicate claim may be entered before the original and then becomes difficult to track.

Duplicate claims also can occur when you attempt to file a corrected claim. Responses from your remittance should tell you what has happened to the claim and suggest next steps if the claim did not result in payment. Many provider offices erroneously believe that continuing to submit the same claim will generate a different response or payment. However, the claim will continue to be rejected as a duplicate submission unless it is flagged as a corrected claim.

Filing the same claim more than once also may cause your office's patient accounting department to track the duplicate as a separate claim and anticipate duplicate copayment and reimbursement. Since PGBA, LLC (PGBA), the TRICARE South Region claims processor, assigns an internal claim number to every claim that enters its door, it is very difficult for the provider's office to get information from PGBA if that claim has been submitted two to four times within a month.

Over the past year, we have discovered that one way to help resolve this issue is to file electronic media claims (EMCs). Additionally, providing a reasonable amount of time between claim cycles and ensuring timely resolution of

the claim payment/response may help. By adding electronic remittance advice (ERA) and electronic funds transfer (EFT) to your claims interface with PGBA, you can post responses to and funds for your claims more rapidly and accurately. Furthermore, it appears that providers who make transactions electronically have fewer issues with tracking their claims activity and producing duplicates.

To avoid submitting duplicate claims, we encourage you to log on to www.myTRICARE.com, our claims processing Web site for TRICARE South Region providers. This site allows you to look up previous remittances, check claims status and inquire about a claim response without introducing a duplicate. To learn more, log on to www.myTRICARE.com today! ■



Electronic Transactions: Quick, Efficient and Secure

Did you know that PGBA, LLC (PGBA) offers a variety of electronic transactions for TRICARE South Region providers? Electronic transactions are faster and more cost-efficient than paper transactions and allow you to send and view claims information in a secure environment. Therefore, PGBA encourages you to use electronic transactions whenever possible.

If you are a TRICARE network provider, you are already familiar with the benefits of electronic media claims and electronic funds transfer (EFT). In addition to these transaction types, PGBA also offers electronic remittance advice (ERA).

Electronic Media Claims

There are several different ways to file claims electronically. Most clearinghouses and providers who submit large numbers of claims file Health Insurance Portability and Accountability Act (HIPAA)-compliant 837 claims transactions. PGBA also offers XPressClaim™, which allows you to file claims over a secure Internet connection.

To begin using this feature, the person with signature authority in your office should register at www.myTRICARE.com. Once registered, you can:

- File claims electronically using XPressClaim.
- View remittances online.
- Check patient claim summaries, eligibility and other TRICARE information.

Electronic Funds Transfer

This easy, fast and convenient feature allows providers to receive payments through direct bank deposits. You can register for EFT at www.myTRICARE.com.

Electronic Remittance Advice

ERA allows you to download and view your remittances online and print them directly from your computer. Not only does receiving remittance advice electronically save time, but it's also cost-efficient. ERA allows you to reconcile claims faster and post payments into your accounting system quickly without the need for additional staff.

PGBA offers two types of ERAs. The first is a HIPAA-compliant 835 remittance transaction. Most providers working toward full electronic status prefer this option. PGBA also offers online access to remittance advices for registered users of www.myTRICARE.com.

To find out more about PGBA's electronic claims transactions, visit www.myTRICARE.com, enter the provider portal, and select "Electronic Claims Filing Information." ■



Beneficiary Costs for Inpatient Services Increase Slightly

New Rates Effective Oct. 1, 2008, through Sept. 30, 2009

Each fiscal year, beneficiary out-of-pocket costs for TRICARE-covered inpatient services are subject to change. The following tables highlight the new rates for inpatient services for fiscal year 2009 (Oct. 1, 2008–Sept. 30, 2009).*

For additional information about copayments and cost-shares for TRICARE-covered services, visit the TRICARE Web site at www.tricare.mil/costs. You can also visit the Humana Military Healthcare Services, Inc. (Humana Military) Web site at www.humana-military.com or call 1-800-444-5445 for more information. ■

* While the inpatient rate increases are technically effective Oct. 1, 2008, there may be some delay between then and the time Humana Military receives direction from the TRICARE Management Activity and is able to implement the change.

Beneficiary Out-of-Pocket Costs for Inpatient Services for Civilian Hospital Admissions		
Program Option	Active Duty Family Members	Retirees, Their Families and Other Eligible Beneficiaries
TRICARE Prime	(no change) \$0 per admission	(no change) \$11 per day or \$25 per admission, whichever is greater; no charge for separately billed professional services
TRICARE Standard	Increases from \$15.15 to \$15.65 per day or \$25 per admission, whichever is greater; no charge for separately billed professional services	(no change) \$535 per day or 25% of the total charge, whichever is less, plus 25% of the TRICARE-allowable charge for separately billed professional services
TRICARE Extra	Increases from \$15.15 to \$15.65 per day or \$25 per admission, whichever is greater; no charge for separately billed professional services	(no change) \$250 per day or 25% of the total charge, whichever is less, plus 20% of the TRICARE-allowable charge for separately billed professional services

Beneficiary Out-of-Pocket Costs for Inpatient Behavioral Health Care Services at Civilian Facilities		
Program Option	Active Duty Family Members	Retirees, Their Families and Other Eligible Beneficiaries
TRICARE Prime	(no change) \$0 per admission	(no change) \$40 per day; no charge for separately billed professional services
TRICARE Standard	(no change) \$20 per day or \$25 per admission, whichever is greater	High-Volume Hospital (no change): 25% of hospital-specific charges Low-Volume Hospital : Increases from \$187 to \$193 per day or 25% of the billed charges, whichever is less Residential Treatment Center (no change): 25% of the TRICARE-allowable charge Partial Hospitalization (no change): 25% of the TRICARE-allowable charge, plus 25% of the TRICARE-allowable charge for separately billed professional services
TRICARE Extra	(no change) \$20 per day or \$25 per admission, whichever is greater	(no change) 20% of the total charge, plus 20% of the TRICARE-allowable charge for separately billed professional services

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1-800-444-5445

Claims
1-800-403-3950
www.myTRICARE.com

Behavioral Health
1-800-700-8646

Pharmacy Customer Service
1-866-DoD-TRRX (retail)
1-866-DoD-TMOP (mail order)
www.express-scripts.com/TRICARE

National TRICARE Web Site
www.tricare.mil

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Letter to a Provider from an Army Wife

Dear TRICARE Provider,

I want to acknowledge and thank you for supporting TRICARE and its beneficiaries. My husband has been deployed for the past year and will be coming home soon. However, I've run into many Army wives whose active duty spouses will be gone for their second, third and, in some cases, fourth tour of duty "in harm's way" over the next year.

With considerable responsibilities added to our daily routines, it's good to know we have reliable health care and good providers, thereby affording us one less headache. The tried and tested military wife has come to accept that she will have to see to the preventive checkups, sports physicals, surprise broken bones and very often the arrival of a new baby alone and away from family. Not to brag, but we consider ourselves the "backbone of the active

duty military," which usually accounts for our tough exterior during our often fragile states!

We are responsible for holding our families together and taking care of business at home so that our active duty husbands can concentrate on their missions while they are away. The health and welfare of our children are of the utmost importance, and we truly appreciate your willingness to understand our position and show regard for our frayed nerves when we come to your office.

I am one of the newer Army wives on the block, but I have prior experience as a civilian with civilian health care. From my perspective as a TRICARE beneficiary, TRICARE offers a comprehensive health care benefit for both my children and me. One of my younger children is in the Exceptional

Family Member Program, which provides services for TRICARE beneficiaries with special needs. The special attention provided is a comfort to my husband while he is away and reinforces for me that I am not alone in monitoring and addressing her special needs.

All of the TRICARE providers my family and I have seen have been understanding, considerate and, along with their staffs, have provided great service, too! As a military wife, I can tell you personally that we all rely on you as we await the return of our loved ones, prepare to move to a new post or set up the crib for a new arrival.

Thank you, TRICARE providers!
We are so glad you're here!

Signed,

An Army Wife ■