

Get More out of Humana's TRICARE Service Line

By now, most providers in the South Region are aware of Humana Military Healthcare Services' TRICARE Service Line at 1-800-444-5445. What you may not realize is just how much you and your staff can accomplish through the Service Line's interactive voice response (IVR) system.

The IVR system offers both telephone keypad entry and the most advanced voice-activated technology available that lets you make requests and say all of your answers in response to courteous prompts.

Here are a few tips for using the IVR system to get the information, forms and other materials you need, as well as conduct patient transactions, including referrals, prior authorizations and admission requests (all of which can be accomplished online, as well, at www.humana-military.com):

- The system will send fax confirmation of the information you request. For example, if you are seeking a patient's benefit or eligibility information, the system will prompt you to enter your provider number, the identification number for the beneficiary in question and your fax number. The benefit or eligibility information will then be sent to you by fax.
- You can request a referral form be sent to you by fax, as well, then complete the form and fax it back to the number provided on the form. Using the IVR system, there's no need to wait for a customer service representative, go online or wait for forms in the mail.
- For hospital admission and discharge, you can call the IVR system, enter the necessary information and obtain confirmation, again by fax, to place in the patient's file.

- The IVR system's provider locator feature lets you look up any TRICARE network provider in the South Region whenever you wish to make a referral.

A telephone handset offers the best response when using the IVR system, especially when using its voice-activated features. Speakerphones and cell phones can pick up extraneous noise or microwave signals that can interfere with the system.

If you have access to Humana Military's Web site (www.humana-military.com), most of the same features described in this article can be performed online with even greater efficiency and convenience. For the times when a computer isn't available to you or your staff, however, the TRICARE Service Line's IVR system is ready to assist your patient care and administrative needs, 24 hours a day, seven days a week, at 1-800-444-5445. ■

Tips for a Smooth Claims Filing Experience

TRICARE network providers must file patients' TRICARE claims, even when a patient has other health insurance, and all claims must be filed electronically. Here are a few tips to improve your claims filing success.

Accurate Coding

When filing claims, you and your staff should use the current procedural terminology (CPT) or health care procedural coding system (HCPCS) codes that most accurately describe the procedure or service involved.

You should not select codes that approximate the service involved. You should also avoid using unlisted or miscellaneous codes. When no code exists for the procedure or service, it is likely the procedure or service is not covered.

ClaimCheck Standards

When reviewing claims in the South Region, Humana Military and claims processing partner, PGBA, use ClaimCheck® software, which evaluates claims for coding appropriateness and seeks to eliminate overpayment on

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Why the New Name?

In case you were wondering, we've changed our name from *Network News* to *Provider News*. This change is to avoid confusion among the non-network providers who receive this publication.

Tips for a Smooth Claims Filing Experience

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professional and outpatient hospital claims.

ClaimCheck is designed to prevent payments from exceeding 100 percent of the TRICARE allowable charge. PGBA updates ClaimCheck annually with new coding based on current industry standards.

To prevent ClaimCheck from denying claims, follow CPT coding guidelines. If ClaimCheck makes any edits, the edits will be explained on the remittance advice. Edit categories include the following:

- Procedure unbundling
- Incidental procedure
- Mutually exclusive procedure
- Assistant surgeon requirements
- Age conflicts
- Gender conflicts
- Alternate code replacements
- Cosmetic procedures
- Unlisted procedures
- Modifier auditing
- Duplicate and bilateral procedures
- Preoperative (preop) and postoperative (postop) auditing billed
- Billed date(s) of service

Not subject to TRICARE ClaimCheck are those claims for pharmacy, physical therapy and inpatient institutional care.

ClaimCheck Appeals

In some cases, you may want a medical review to reconsider ClaimCheck edits. If so, you may request verification that the edit was applied correctly by asking for an explanation of ClaimCheck auditing logic. You also can submit documentation showing that unusual circumstances existed.

When seeking medical review or to provide additional documentation, you should write to:



TRICARE South Correspondence
P.O. Box 7032
Camden, SC 29020-7032

After medical review, Humana Military/PGBA may override the ClaimCheck edit and allow an additional amount to be paid. Remember, you are not permitted to bill TRICARE beneficiaries for amounts considered unbundled or incidental by ClaimCheck.

ClaimReview

A module within ClaimCheck, called ClaimReview®, allows PGBA to ensure that the diagnosis and procedure codes match.

To avoid claim line denials, you should assign a diagnosis code that

represents the reason why the procedure has been performed and any other diagnosis that would affect the patient's treatment plan.

If a line on the claim is rejected, you should review the medical documentation for any additional diagnosis, and if found, submit the documentation on a corrected claim. If after review, other diagnoses cannot be found, a reconsideration can be requested by sending supporting medical record information to the address above.

If you have questions regarding claims editing, contact PGBA directly at 1-800-403-3950 or visit the PGBA Web site at www.mytricare.com. ■

Reminder to TRICARE Providers:

Claim Filing on TRICARE Accounts through July 31, 2004

Humana Military and PGBA began processing provider claims under the new contract guidelines beginning Aug. 1, 2004, for all TRICARE claims with dates of service on or after Aug. 1. However, Humana Military would like to get all providers up-to-date with their claims processing. TRICARE providers are urged to submit all initial and resubmitted/corrected claims with dates of service through July 31, 2004, as soon as possible in order to ensure accurate and timely response on your TRICARE patient accounts. This does not include TRICARE For Life (TFL). ■

'Online Provider Services' Improves Your TRICARE Patient Care

Using the Online Provider Services section of the Humana Military Web site can save TRICARE providers time and improve patient care. This section offers one convenient online location to access the tools and information you need, all organized in an easy-to-use snapshot.

To reach Online Provider Services, go to www.humana-military.com, click on the map, then on Provider Resources. You can access Online Provider Services from there.

If you haven't already registered, however, you must do so before you can access information found within the Online Provider Services section. Registration only takes a few minutes and most user accounts are activated within five business days. Official confirmation is sent via e-mail.

Once registered, you can do the following:

- Access patient eligibility and copayment information.
- Make online referral and authorization requests, check the status of an existing referral or authorization, get a list of provider services and look up diagnosis and procedure codes. Most online referrals and authorizations are approved instantly, while the patient is still in the office.

- Check the status of claims, allowing those on the billing staff to manage claims conveniently and effectively.
- Review provider-specific utilization reports that afford a detailed analysis of all charges and expenditures, including key indicators, such as pharmacy utilization and emergency admissions. Also, you can compare your costs and outcomes with those of other providers in the region.
- Submit claims electronically. Through the Humana Military site, you can use a HIPAA-compliant system that allows you to submit TRICARE claims, free of charge, in a secure environment that requires no software to install.

The Online Provider Services section of the Humana Military Web site also includes news briefs that are important to Humana Military providers, an online version of the *TRICARE Provider Handbook* and a schedule of upcoming provider seminars. You can also access The Answer Place, which offers a list of answers to commonly asked questions.

The Humana Military Web site is available 24 hours a day, seven days a week, giving you and your staff a way to gather information and make transactions when it's most convenient for you. Register today! ■

Inpatient Rates Increase Slightly for Fiscal Year 2005 New Rates Effective Oct. 1, 2004, through Sept. 30, 2005

Each fiscal year (Oct. 1–Sept. 30), some TRICARE inpatient cost-share rates increase slightly. The following tables highlight the new inpatient rates for fiscal year 2005.*

Inpatient Rates for Civilian Hospital Admissions		
Program	Active Duty Family Members	Retirees, Their Families and Other Eligible Beneficiaries
TRICARE Prime	No increase	No increase
TRICARE Extra	Increases from \$13.32 to \$13.90 per day or \$25 per admission, whichever is greater.	No increase
TRICARE Standard	Increases from \$13.32 to \$13.90 per day or \$25 per admission, whichever is greater	Increases from \$459 to \$512, or 25% of the hospital's billed charges, whichever is less. Plus 25% of the allowable charge for separately billed professional services

Inpatient Rates for Inpatient Behavioral Health		
Program	Active Duty Family Members	Retirees, Their Families and Other Eligible Beneficiaries
TRICARE Prime	No increase	No increase
TRICARE Extra	No increase	No increase
TRICARE Standard	No increase	Increases from \$164 to \$169 per day, plus 25% of the allowable charge for separately billed professional services

For additional information about cost-shares for TRICARE-covered services, visit the TRICARE Web site at www.tricare.osd.mil/tricarecost.cfm. You can also contact Humana Military at 1-800-444-5445 for more information. ■

*While the inpatient rate increases are technically effective Oct. 1, 2004, there may be some delay between then and the time Humana Military receives direction and is able to implement the change.

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CONTACTS

Humana Military
1-800-444-5445
www.humana-military.com

PGBA (claims)
1-800-403-3950

ValueOptions (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 Sites
www.tricare.osd.mil
www.tricareonline.com

Update DEERS
1-800-538-9552
www.tricare.osd.mil/DEERSAddress



Get in Step with TRICARE Pharmacy Requirements

The new TRICARE Retail Pharmacy (TRRx) program and uniform formulary requirements bring changes that are important to you as a provider. Below are some important points to remember when prescribing medications to TRICARE beneficiaries, as well as answers to some common questions.

Prescribe Generic

Always prescribe generic medications, when available, to TRICARE beneficiaries. It is Department of Defense (DoD) policy, and it saves the beneficiary significant costs in copayments. Generic medications work the same as their brand-name counterparts in dosage, strength, performance and use, and they must meet the same Food and Drug Administration (FDA) quality and safety standards.

If you feel that a brand-name drug (for which a generic equivalent is available) is medically necessary for a beneficiary, it is recommended that you receive authorization from Express Scripts prior to writing the prescription.

If beneficiaries have questions about the safety and reliability of generic medications, refer them to the FDA Web site at www.fda.gov.

Obtain Prior Authorization

You must obtain prior authorization to prescribe certain medications. You can view a list of those medications on the Express Scripts Web site at www.express-scripts.com/TRICARE.com. Each medication has a corresponding Prior Authorization Request Form (also available on the Express Scripts Web site) that you must complete and submit to:

Express Scripts
ATTN: TRICARE Prior Authorization
P.O. Box 60903
Phoenix, AZ 85082-0903
Fax: 1-866-684-4477

Quick FAQs

- Q.** Do I need to write a prescription for diabetic supplies?
- A.** Yes, TRICARE beneficiaries cannot purchase these over the counter.
- Q.** Are injectable medications available through the TRRx program?
- A.** Some injectable medications are available through the TRRx program, others are not. To find out which injectable medications are available through TRRx, call 1-866-363-8779. If an injectable medication is not available, you must contact Humana Military at 1-800-444-5445 to determine how to obtain this medication for your patient. ■