# Table of Contents

Introduction ................................................................................................................................. 2  
Members ........................................................................................................................................ 5  
Providers ....................................................................................................................................... 12  
Referrals ......................................................................................................................................... 26  
Prior Authorizations .................................................................................................................... 28  
Notifications ................................................................................................................................. 33  
Claim Requirements, Coordination of Benefits and Payment Disputes ........................................ 36  
Member Appeals and Grievances .................................................................................................... 49  
Financial Programs ....................................................................................................................... 55  
Medical Management .................................................................................................................... 61  
Quality Administrative Guidelines ................................................................................................. 66  
Utilization Review Determination Time Frames ............................................................................... 74  
Observation Program ..................................................................................................................... 77  
Care Model for Tufts Health Plan Senior Care Options .................................................................. 79  
Aging Services Access Points and Long-Term Service Supports .................................................... 85
INTRODUCTION

Purpose of Manual

This manual provides Tufts Medicare Preferred HMO and Tufts Health Plan Senior Care Options (SCO) network providers and their office staff with details on the structure, policies and procedures of Tufts Health Plan. Providers and their office staff are required to read, abide by, and reference this manual as necessary.

Overview of Tufts Medicare Preferred HMO

Tufts Associated Health Plans, Inc., which does business under the name Tufts Health Plan, is a Medicare Advantage Organization (MAO) that has entered into a Medicare risk contract with the Centers for Medicare and Medicaid Services (CMS). Tufts Health Plan’s Medicare Advantage product is known as Tufts Medicare Preferred HMO.

CMS pays Tufts Health Plan a “per member per month” (PMPM) amount to cover the cost of approved services. CMS issues regulations to implement the various statutes on which the Medicare Advantage Program is based. CMS also publishes various manuals, memoranda and statements necessary to administer the programs. Each MAO with a Medicare Advantage contract with CMS must comply with these requirements. CMS conducts routine regulatory audits to review the MAO’s procedures and to ensure compliance by the MAO as well as providers under contract to the MAO with federal requirements.

Tufts Medicare Preferred HMO members effectively assign their Medicare benefits to Tufts Health Plan. Tufts Health Plan arranges coverage for covered health care needs of its enrolled Medicare beneficiaries. In addition to services provided by Medicare, Tufts Medicare Preferred HMO also provides other specific benefits.

Overview of Tufts Health Plan SCO

Tufts Health Plan SCO consists of two comprehensive health plan offerings:

- The Tufts Health Plan SCO-Special Needs Plan (SNP) plan is offered to individuals aged 65 and over who are dual-eligible and live in the plan service area. This plan, which operates as both a Medicare Advantage HMO-SNP and a MassHealth SCO plan, covers all Medicare and MassHealth reimbursable services through a network of contracted providers.
- The Tufts Health Plan SCO Medi plan is also offered to individuals aged 65 and over who are eligible for MassHealth Standard only (Medicaid only). This plan, which operates as a MassHealth SCO plan, covers all MassHealth-reimbursable services through a network of contracted providers.

Note: The SCO-SNP plan is regulated by the Centers for Medicare and Medicaid Services (CMS) and the Massachusetts Executive Office of Health and Human Services (EOHHS). The SCO Medicaid-only plan is regulated only by EOHHS.

Tufts Health Plan SCO offers seniors aged 65 or older the opportunity to receive quality health care coverage combined with social support services. By coordinating care, specialized geriatric support services, and respite care for families and caregivers, Tufts Health Plan SCO provides eligible members with important advantages over traditional fee-for-service care that has no structured care coordination model. These advantages include, but are not limited to:

- A primary care team (PCT) comprised of the member’s primary care physician (PCP), nurses, specialists and a geriatric support services coordinator (GSSC) who work with the member (and family members or caregivers, if applicable) to develop an individualized plan of care to specifically address the needs of the member
- Access to and coordination with other providers as needed
- Benefits that include Medicare and Medicaid covered services (or Medicaid-only for individuals not eligible for Medicare)
- Flexibility to provide services that specifically meet the needs of the member
- A network of community providers, including aging services access points (ASAPs)
- 24-hour access to an on-call health care professional and active involvement of the member in decisions concerning their health care
PCPs

Tufts Medicare Preferred HMO and Tufts Health Plan SCO members are required to choose a PCP participating in the Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO network, as applicable. Appropriately authorized, medically necessary services are covered at 100%, less an applicable cost-sharing amount.

**Note:** There is no cost-sharing amount for covered services for Tufts Health Plan SCO members.

Referrals from the member’s PCP are required for coverage of specialty care services and members must be informed of their potential liability for payment of unauthorized services. Inpatient notification is required for all inpatient admissions, but is not required for ambulatory surgical day care or observation services up to 48 hours\(^1\).

Refer to the [payment policies](#) on the Provider website for more information on referral and/or authorization requirements for specific services.

**Department Directory**

When contacting Tufts Health Plan, use the directory below to identify the most appropriate department, phone and fax contact numbers, and individual role responsibilities. The Provider Relations and Provider Information Department manage Tufts Medicare Preferred HMO/Health Plan SCO provider information.

<table>
<thead>
<tr>
<th>DEPARTMENT</th>
<th>CONTACT</th>
<th>RESPONSIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Care Management</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care Management</td>
<td>888.766.9818</td>
<td>• Concurrently reviews members hospitalized at an in-plan facility</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Coordinates discharge planning, including rehabilitation, SNF, or chronic hospital placement, home health care, home therapies and DME</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Coordinates care for high-risk members in the community (Tufts Health Plan SCO only)</td>
</tr>
<tr>
<td><strong>Network Management and Contracting</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allied Health Contracting</td>
<td>617.972.9411</td>
<td>• Negotiates and administers contracts for all ancillary services, including but not limited to skilled nursing facilities (SNFs), inpatient rehabilitation facilities and home care services</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Evaluates prospective ancillary providers and assesses need for additions and changes to the provider network</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Monitors contract compliance and performs utilization review of contracts</td>
</tr>
<tr>
<td>Network Contracting and Performance Management (NCPM)</td>
<td>888.880.8699, ext. 52169</td>
<td>• Negotiates and executes contracts medical groups, providers and hospitals</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Processes operational changes</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Fosters and maintains medical group relationships</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Ensures contracts are implemented in the appropriate Tufts Health Plan systems</td>
</tr>
<tr>
<td>Provider Credentialing</td>
<td>617.972.9495</td>
<td>Maintains practitioner credentialing/ recredentialing process</td>
</tr>
<tr>
<td>Provider Information</td>
<td>888.306.6307</td>
<td>Facilitates change of provider, practice or payment information</td>
</tr>
</tbody>
</table>

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\(^1\) Observation services spanning more than 48 hours require notification. Refer to the [Observation Services Facility Payment Policy](#) for specific information.
<table>
<thead>
<tr>
<th>DEPARTMENT</th>
<th>CONTACT</th>
<th>RESPONSIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pharmacy Utilization Management (UM)</td>
<td>617.673.0956 (fax)</td>
<td>Reviews and processes the initial pharmacy prior authorization request for coverage determinations and exceptions (CDE)</td>
</tr>
<tr>
<td><strong>Precertification Operations Department</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Precertification Operations - Inpatient</td>
<td>800.843.3553 (fax)</td>
<td>Processes inpatient admission notifications</td>
</tr>
<tr>
<td>Precertification Operations - Outpatient</td>
<td>617.972.9409 (fax)</td>
<td>Reviews preservice organization determination requests for medical services requiring prior authorization</td>
</tr>
<tr>
<td><strong>Note:</strong> All pharmacy requests should be directed to the Pharmacy Utilization Management (UM) Department</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Provider Education</strong></td>
<td></td>
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</tr>
</tbody>
</table>
| Provider Education Specialist    | 888.306.6307, Option 7 Provider_Education@tufts-health.com | • Helps providers learn about policies and procedures, products and online self-service tools. Offers the following educational programs:  
  - Training videos  
  - Webinars  
  - In-person and live-streamed presentations  |
| **Provider Relations**           |                          |                                                                                |
| Provider Specialist              | 800.279.9022             | • Addresses inquiries regarding covered benefits, claims and explanations of payment  
  • Confirms member eligibility  
  • Answers general and specific provider questions  |
MEMBERS

Members receive an identification card as well as documents that contain information on plan benefits, cost-sharing amounts, exclusions, and plan policies and procedures, including the evidence of coverage (EOC), which is sent to the member upon enrollment and annually thereafter. Members are required to choose a primary care provider (PCP) and are expected to transfer their medical records if the elected PCP is not their current PCP. If new members are receiving ongoing medical care, they are advised to contact their new PCP as soon as their membership becomes effective with Tufts Health Plan.

Any new members who are not receiving ongoing care are advised to call their PCP to schedule a routine physical examination. New members are encouraged to receive an initial health assessment within 90 days of the effective date of enrollment. Because new members may not follow these directions, the PCP may elect to contact new members who appear on their monthly member list.

All Tufts Health Plan SCO members who are eligible for both Medicare and MassHealth are covered for services under both programs. For those Tufts Health Plan SCO members who are eligible for Medicaid benefits only, they are covered under the MassHealth program. Regardless of whether Tufts Health Plan SCO members are dual-eligible or MassHealth-only eligible, they have no cost share (i.e., copays, coinsurance, deductibles) or other out-of-pocket costs for covered services.

Note: Members receive their elected pharmacy benefits through Tufts Health Plan.

Members receive dental benefits from providers in the Tufts Health Plan DentaQuest network, and routine eye care from providers in the Tufts Health Plan EyeMed network. Pharmacy, dental and vision care providers are listed in the provider directories.

Coverage Options

Tufts Medicare Preferred HMO

Tufts Medicare Preferred HMO offers various medical and prescription drug coverage options for its members. Tufts Medicare Preferred HMO offers the following medical coverage options:

- **Tufts Medicare Preferred HMO Value** costs less in monthly plan premiums but has higher out-of-pocket costs.
- **Tufts Medicare Preferred HMO Prime** costs more in monthly plan premiums, but has lower out-of-pocket costs.
- **Tufts Medicare Preferred HMO Basic** has minimal or no costs in monthly plan premiums but has higher out-of-pocket costs.
- **Tufts Medicare Preferred HMO Saver Rx** includes prescription drug coverage, has no monthly plan premium, but the highest out-of-pocket costs.

Plan premiums vary by county for all plans. All plans cover all Medicare benefits, and members who join Tufts Medicare Preferred HMO Prime, Tufts Medicare Preferred HMO Value, or Tufts Medicare Preferred HMO Basic plans may also purchase Part D prescription drug coverage. Tufts Medicare Preferred HMO offers two prescription drug coverage options:

- **Rx option** has a lower monthly premium but has higher cost-sharing amounts and does not offer any coverage in the coverage gap.
- **Rx Plus** option has a higher monthly premium but has lower cost-sharing amounts and offers coverage for all Tier-1 drugs in the coverage gap. This option is only available with the HMO Prime medical coverage.

Any member who joins Tufts Medicare Preferred HMO Value, Tufts Medicare Preferred HMO Prime, or Tufts Medicare Preferred HMO Basic may also choose to purchase one of the prescription drug coverage options listed above. Individuals may not purchase prescription drug coverage without medical coverage.

Members may also purchase the Delta Dental option in addition to their Tufts Medicare Preferred HMO medical coverage for an additional monthly premium.

Tufts Health Plan covers all services that the member currently receives under Medicare and/or MassHealth, as applicable. Limitations may apply to some services. Additional information can be found in the member's EOC.
Note: Changes to covered services are communicated in writing to network providers and members.

Tufts Health Plan SCO

Tufts Health Plan SCO covers all services that the member currently receives under MassHealth and Medicare (or MassHealth only if the member does not have Medicare Part A and Part B). Limitations may apply to some services. For more information, refer to the Tufts Health Plan SCO EOC.

Note: Changes to covered services are communicated in writing to network providers and members.

Eligibility

Tufts Medicare Preferred HMO

Individuals joining Tufts Medicare Preferred HMO must meet specific requirements, as outlined in 42 CFR 422.50.

ESRD

An individual who elects a Medicare Advantage Plan and who is medically determined to first have ESRD after the date on which the enrollment form is signed (or receipt date stamp if no date is on the form), or the election is made by alternate means provided by CMS, but before the effective date of coverage under the plan, is still eligible to elect Tufts Medicare Preferred HMO.

An individual who develops ESRD while enrolled in a Medicare Advantage Plan may continue to be enrolled in the Medicare Advantage plan. Once enrolled in a Medicare Advantage Plan, an individual who has ESRD may elect other Medicare Advantage Plans in the same Medicare Advantage Organization (MAO) during allowable election periods. However, the member would not be eligible to elect a Medicare Advantage Plan in a different MAO, or a plan in the same Medicare Advantage Organization in a different state (with exceptions).

An individual with ESRD whose enrollment in a Medicare Advantage Plan was terminated on or after December 31, 1998 (as a result of a contract termination, nonrenewal, or service area reduction) can make one election into a new Medicare Advantage plan. An individual must meet all other Medicare Advantage eligibility requirements and must enroll during a Medicare Advantage election period. An individual who has exhausted their one election will not be permitted to join another Medicare Advantage Plan unless the new plan is terminated.

An individual who develops ESRD while a member of a health plan offered by a Medicare Advantage Plan in the same organization as their health plan (within the same state, with exceptions) during the initial coverage election period is eligible to elect the plan. An individual must meet all other Medicare Advantage Plan eligibility requirements and must fill out an election form to complete an alternate enrollment election to join the Medicare Advantage Plan.

Tufts Health Plan SCO

Enrollment in Tufts Health Plan SCO is voluntary and open to individuals who meet all of the following requirements:

- Age 65 or older
- Live at home or in a long-term care facility
- Eligible for MassHealth Standard (to enroll in the Tufts Health Plan SCO Medicaid-only plan)
- Note: Members who wish to enroll in the Tufts Health Plan SCO (HMO-SNP) plan must also have Medicare.
- Must not be diagnosed with end-stage renal disease (ESRD) at the time of enrollment
- Must reside within the Tufts Health Plan SCO service area

Individuals who meet any of the following criteria are not eligible to join Tufts Health Plan SCO:

- Have been diagnosed with ESRD at the time of enrollment
- Are subject to a six-month deductible period under MassHealth regulations
- Are residents of an intermediate care facility (ICF) for the intellectually disabled
- Are inpatient in a chronic or rehabilitation hospital
Enrollment

Tufts Medicare Preferred HMO

Members enrolling in Tufts Medicare Preferred HMO may use one of the following methods:

- Online enrollment tool
- Mail or fax a completed HMO or Supplement enrollment form to Tufts Health Plan
- Call Tufts Health Plan at 800.890.6600 (TTY 711)
- Attend a local informational meeting with a licensed Medicare Agent
- Enroll through Medicare by calling 1.800.MEDICARE (1.800.633.4227) (TTY 1.877.486.2048) or online via the CMS Medicare Online Enrollment Center

Completed election forms received by Tufts Medicare Preferred HMO on or before the last day of the month will generally be effective the first day of the next calendar month.

Enrollment Rules

Tufts Medicare Preferred HMO includes limits on when and how often individuals can change the way they obtain Medicare for the HMO plan. Switching from one plan to another plan Tufts Health Plan offers, or to a plan offered by another MAO, is considered a change.

Enrollment Periods

Initial Coverage Election Period (ICEP): The time during which an individual who is newly eligible for Medicare Advantage can make an initial election to enroll in a Medicare Advantage Plan. This period begins 3 months before the individual's first entitlement to both Medicare Part A and Part B, and ends on the last day of the month preceding entitlement to both Part A and Part B, or the last day of the individual's Part B enrollment period (whichever date is later).

The initial enrollment period for Part B is the 7-month period that begins 3 months before the month that an individual meets the eligibility requirements for Part B and ends 3 months after the month of eligibility.

Initial Enrollment Period for Part D (IEP for Part D): The time during which an individual is first eligible to enroll in a Part D plan. Generally an individual is eligible to enroll in a Part D plan when the individual is entitled to Part A or the individual is enrolled in Part B and permanently resides in the service area of a Part D plan.

Annual Election Period (AEP): The time from October 15 through December 7 each year when individuals enrolled in Medicare will have an opportunity to change the way they participate in Medicare and to add or drop Medicare prescription drug coverage effective January 1st.

Medicare Advantage Disenrollment Period (MADP): From January 1 through February 14 each year, anyone enrolled in a Medicare Advantage Plan (except an MSA plan) has an opportunity to disenroll from that plan and return to Original Medicare. Anyone who disenrolls from a Medicare Advantage Plan during this time can join a stand-alone Medicare Prescription Drug Plan during the same period. If individuals join a Medicare Prescription Drug Plan, they will be automatically disenrolled from Tufts Medicare Preferred HMO and returned to Original Medicare.

Note:
Generally, individuals cannot make any other changes during the year unless they meet special exceptions (e.g., if an individual moves out of the plan's service area or if an individual has both Medicare and Medicaid coverage).

If an individual has Medicare and Medicaid coverage, he/she can change to another plan at any time. If a member lives in a long-term care facility (such as a nursing home) he/she can also change to another plan at any time.

If an individual joins another Medicare plan, including a Medicare Prescription Drug Plan, they will be disenrolled from Tufts Medicare Preferred HMO when enrollment in the new plan begins.

If an individual leaves their current plan and does not join a plan that offers Medicare Prescription Drug Coverage or a Medicare Prescription Drug Plan, and they do not have prescription drug coverage that offers the same or better benefits as the basic Medicare Prescription Drug Coverage, the individual may have to pay a Medicare Part D late enrollment penalty (LEP) if they decide to join later, resulting in a higher monthly premium.
Tufts Health Plan SCO

A qualified individual may voluntarily enroll in Tufts Health Plan SCO at any time during the year. Membership is effective on the first calendar day of the month following the approval of the member’s enrollment and renewal occurs on the anniversary of the member’s effective date.

Disenrollment

Tufts Medicare Preferred HMO

Tufts Health Plan may not, either orally or in writing or by any action or inaction, request or encourage any Tufts Medicare Preferred HMO member to disenroll. While a MAO may contact members to determine the reason for disenrollment, the MAO may not discourage members from disenrolling after they indicate their desire to do so. The MAO must apply disenrollment policies in a consistent manner for similar members in similar circumstances.

Voluntary Disenrollment by Member

Tufts Medicare Preferred HMO members may voluntarily disenroll in accordance with the approved election periods noted in the enrollment rules. To disenroll from a plan, members must do one of the following:

- Hand-deliver, mail or fax a signed written notice to Tufts Health Plan.
- Call 1.800.MEDICARE for disenrollment from Tufts Health Plan.
- Join another Medicare Advantage Prescription Drug Plan or prescription drug plan to be automatically disenrolled from Tufts Medicare Preferred HMO coverage.

Note: If a Tufts Medicare Preferred HMO member verbally requests to disenroll, Tufts Health Plan must instruct the member to make the request in writing.

Required Involuntary Disenrollment

Tufts Health Plan must disenroll a Tufts Medicare Preferred HMO member in the following situations:

- The member has a change in residence that makes him or her ineligible to be a member of Tufts Medicare Preferred HMO. An HMO member disenrolled under this provision has a special election period to elect a different Medicare Advantage Plan or to return to Original Medicare. A member who fails to make an election will be deemed to have elected Original Medicare.
- The member loses entitlement to either Medicare Part A or Part B
- The member dies
- The Tufts Medicare Preferred HMO contract is terminated, or discontinues offering the plan in any portion of the area where the plan had previously been available. A Tufts Medicare Preferred HMO member disenrolled under this provision has a special election period to elect a different Medicare Advantage Plan or to return to Original Medicare. A member who fails to make an election is deemed to have elected Original Medicare.

Optional Involuntary Disenrollment

Tufts Health Plan may disenroll a Tufts Medicare Preferred HMO member from a Medicare Advantage Plan in the following situations:

- Premiums are not paid on a timely basis
- The member engages in disruptive behavior
- The member provides fraudulent information on an election form, permits abuse of a Tufts Medicare Preferred HMO enrollment card, or the member engages in other fraudulent conduct with respect to the program.

Disenrollment Procedures for Employer Group Health Plans

When an employer group terminates its contract with an MAO, or determines that an enrollee in its program is no longer eligible to participate in the employer group plan, Tufts Medicare Preferred HMO may disenroll beneficiaries by following the procedure in either Option 1 or Option 2:

- **Option 1:** Enroll the individual in another Medicare Advantage Plan (i.e., individual plan) offered by the same MAO unless the beneficiary makes another choice. The individual must be eligible to enroll in
this plan, including residing in the plan’s service area. The individual plan selected for this option must be the same type of plan.

- **Option 2:** Disenroll the individual from the employer/union-sponsored Medicare Advantage Plan to Original Medicare following prospective notice.

**Tufts Health Plan SCO**

**Voluntary Disenrollment**

Members can voluntarily disenroll at any time for any reason. Disenrollment is effective on the first calendar day of the month following the month in which the notice is received. To voluntarily disenroll from the plan, members must do one of the following:

- Hand-deliver, mail or fax a signed written notice to Tufts Health Plan
- Call 1.800.MEDICARE (1.800.633.4227) (if individual is Medicare-eligible)
- Join another SCO plan from another Medicare Advantage Organization

**Note:** If a member verbally requests to disenroll, Tufts Health Plan will instruct the member to make the request in writing.

**Involuntary Disenrollment**

Occasionally, it is necessary for Tufts Health Plan to involuntarily disenroll a Tufts Health Plan SCO member. Reasons for involuntary disenrollment may include:

- Loss of MassHealth eligibility. Tufts Health Plan can help members apply to regain their eligibility by contacting the applicable MassHealth Enrollment Center.
- Member remains outside the service area for more than six consecutive months

**Note:** Membership cannot be cancelled due to the status of the member’s health.

**Member Education**

Tufts Health Plan’s member education outreach includes literature that helps certain prospective and active members understand how to use the health plan. All members have access to the EOC and summary of benefits. These documents provide important information about Tufts Health Plan plan benefits, policies and procedures.

**Member Identification Cards**

Members are encouraged to carry their Tufts Medicare Preferred HMO or Tufts Health Plan SCO ID card at all times. If a member has enrolled but has not received their ID card, the pink copy of the election form may be used as temporary identification. The ID cards include the following information:

**Tufts Medicare Preferred HMO**

<table>
<thead>
<tr>
<th>Front of Card</th>
<th>Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCP</td>
<td>Primary care provider name</td>
</tr>
<tr>
<td>RxBIN</td>
<td>Prescription drug references</td>
</tr>
<tr>
<td>RxPCN</td>
<td>Prescription drug references</td>
</tr>
<tr>
<td>RxGRP</td>
<td>Prescription drug references</td>
</tr>
<tr>
<td>Plan</td>
<td>Tufts Medicare Preferred HMO’s identification number</td>
</tr>
<tr>
<td>ID</td>
<td>Member’s identification number</td>
</tr>
<tr>
<td>Name</td>
<td>Member’s name</td>
</tr>
<tr>
<td>PCP OV</td>
<td>Office visit (OV) and emergency room (ER) cost-sharing amount information</td>
</tr>
<tr>
<td>Spec OV ER</td>
<td>Office visit (OV) and emergency room (ER) cost-sharing amount information</td>
</tr>
<tr>
<td>Issued</td>
<td>Date ID card was generated</td>
</tr>
<tr>
<td>CMS-H2256-xxx</td>
<td>CMS tracking number based on Member’s selected coverage</td>
</tr>
<tr>
<td>CMS-S0655-xxx</td>
<td>Tufts Medicare Preferred HMO (H2256)</td>
</tr>
<tr>
<td></td>
<td>Tufts Medicare Preferred Prescription Drug Plan (S0655)</td>
</tr>
</tbody>
</table>
Health Risk Appraisal

As part of the Health Risk Appraisal program, newly enrolled members are provided a Health Needs Questionnaire within the first two weeks of their effective date. Completing the questionnaire is voluntary. The purpose of the program is to profile members’ health risk status at enrollment and provide information regarding member risk to the PCP. Tufts Health Plan ultimately expects the sharing of information to lead to better management of care, which will result in improved health outcomes.

A Health Needs Summary Report is sent to the member’s PCP and group care manager. If requested, a copy is sent to a central group contact. This report includes the following information:

- Patient rating of health and social status
- Notification if the patient has not scheduled an initial appointment
- Hospitalization or emergency department visits reported within the past year
- A list of diagnoses, symptoms experienced and medications, as reported by the patient
- Tobacco and alcohol use
- Preventive care services for which the member is due

Members who self-identify as being in fair or poor health, or who identify as having a chronic condition such as Chronic Obstructive Pulmonary Disease (COPD), are screened for eligibility for additional care management services.

**Note:** Tufts Health Plan sends each PCP a Nonresponder Report that lists each member who did not fill out the questionnaire.

Advance Directives

The federal Patient Self-Determination Act requires certain facilities, including MAOs, to document whether or not a member has executed an advance directive. An advance directive is a written instruction relating to the provision of health care when the member is unable to communicate their wishes regarding medical treatment. This document is sometimes called a living will, healthcare proxy, or durable power of attorney for healthcare. A sample appointment of representative (AOR) form is distributed to new Tufts Health Plan members.

Tufts Health Plan maintains written policies and procedures that provide for community education regarding
advance directives. Members receive educational materials upon enrollment that define advance directives, emphasizing that advance directives are designed to enhance an incapacitated individual’s control over medical treatment decisions. Applicable state law concerning advance directives is also included in the materials.

To ensure compliance with the provisions of the federal Patient Self-Determination Act, Tufts Health Plan requires that providers document whether a member has executed an advance directive and that the advance directive must be a prominent part of the member’s medical record.

**Member Rights and Responsibilities**

Tufts Health Plan makes available to its members a Member Rights and Responsibilities Statement. This document explains the member’s responsibility to adhere to Tufts Health Plan policies and informs members that they have certain rights regarding their care, such as access to care and participation in decisions about their care. Members may refer to their Evidence of Coverage (EOCs) or contact Senior Products Customer Relations at 800.701.9000 for additional information on this statement.

**Member Appeals and Grievances**

Members have the right to file a complaint if they have concerns or problems related to their coverage or care. Appeals and grievances are two different types of member complaints. CMS defines appeals and grievances in the Medicare Managed Care Manual, Chapter 13, section 10.1 and the Medicare Prescription Drug Appeals and Grievances guide.

Tufts Health Plan and its contracting providers must not treat members unfairly or discriminate against them because they initiate a complaint. Refer to the Member Appeals and Grievances chapter for more information on member appeals.
PROVIDERS

Tufts Health Plan Contracts with CMS and EOHHS

Under its contracts with CMS and EOHHS, Tufts Health Plan receives a per member per month (PMPM) amount from the Centers for Medicare and Medicaid Services (CMS) and EOHHS. These payments to Tufts Health Plan, as a contractor, constitutes state and federal funds and, therefore, subjects Tufts Health Plan and its participating providers to all applicable laws.

Tufts Health Plan, pursuant to its contracts with CMS and EOHHS, is responsible for arranging and paying for the provision of the member’s medically necessary Medicare- and Medicaid-covered health care services.

General Responsibilities

Tufts Health Plan providers agree to comply with all state or federal laws and regulations, including, but not limited to, CMS and EOHHS regulatory requirements applicable to the Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO products in providing or arranging for services to any member.

Providers must also comply with Tufts Health Plan’s contractual obligations, such as requests for information necessitated by government contracting requirements.

Provider Update

The Provider Update is Tufts Health Plan’s quarterly newsletter for providers, hospital administrators and ancillary providers in the Tufts Health Plan network. Provider Update is Tufts Health Plan’s primary vehicle for communicating 60-day notifications and other critical business-related information to providers.

Tufts Health Plan distributes its Provider Update newsletter by email. To receive Provider Update by email, providers must register by completing the online registration form, available in the News section of the Tufts Health Plan public Provider website. Providers who routinely visit the public Provider website for updates and who prefer not to receive Provider Update by email will have the opportunity to indicate that preference on the online registration form.

This requirement applies to all contracting providers, including but not limited to, providers who are currently registered users of the secure Provider website as well as those who have previously submitted an email address to Tufts Health Plan for any reason. Office staff and provider organization and hospital leadership can also register to receive Provider Update by email. Office staff may also register a provider on their behalf by using the provider’s name, email address and NPI, and indicating the divisions of Tufts Health Plan with which the provider contracts.

Individuals who register to receive Provider Update by email are responsible for keeping their email addresses and contact information updated. To update information that was previously submitted through the online registration form, providers should resubmit the form with updated information.

Note: Providers who have registered to receive Provider Update by email but are still not receiving it must check their spam folder or check with their organization’s system administrator to ensure the organization’s firewall is adjusted to allow for receipt (sender: providerupdate@email-tuftshealth.com).

Current and recent past issues, as well as the articles featured in Provider Update are available in the News section of the Tufts Health Plan public Provider website.

Confidentiality of Member Medical Records

Tufts Health Plan requires that providers comply with all applicable state and federal laws relating to the confidentiality of member medical records, including but not limited to the privacy regulations of Health Insurance Portability and Accountability Act (HIPAA).

To meet Tufts Health Plan confidentiality requirements, providers must do the following:

- Maintain medical records in a space staffed by office personnel

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2 Providers who do not register to receive Provider Update by email can be mailed copies of the full issue upon request by calling Senior Products Provider Relations at 800.279.9022.
• Maintain medical records in a locked office when staff is not present
• Prohibit unauthorized review and/or removal of medical records
• Maintain and adhere to policies and procedures regarding patient confidentiality

Tufts Health Plan also requires that providers, upon request, provide member medical information and medical records for the following purposes:

• Administering its health benefit plans, such as claims payment, coordination of benefits, subrogation, enrollment eligibility verification, reinsu
• Managing care, including but not limited to utilization management (UM) and quality improvement activities
• Carrying out member satisfaction procedures described in member benefit booklets
• Participating in bona fide medical research and in reporting on quality and utilization indicators, such as Healthcare Effectiveness Data and Information Set (HEDIS®)
• Complying with all applicable federal and state laws

Providers are responsible for obtaining any member consents or releases that are necessary beyond those that Tufts Health Plan has already acquired through the enrollment process or the member benefit booklets. Tufts Health Plan maintains and uses member medical information in accordance with Tufts Health Plan’s confidentiality policies and procedures.

Primary Care Providers (PCPs)

PCPs are responsible for monitoring the care of their Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO members to provide quality and cost-efficient medical management.

The PCP must be able to provide integrated, accessible health care services and be accountable for addressing a large majority of personal health needs, developing a sustained partnership with members, and practicing in the context of the family and community.

The following list encompasses a common set of proficiencies for all PCPs:

• Training in a primary care discipline, or significant additional training in primary care subsequent to training in a non-primary care discipline
• Periodic assessment of the asymptomatic patient
• Screening for early disease detection
• Evaluation and management of acute illness
• Ongoing management of members with established chronic diseases
• Coordination of care among specialists, including acute hospital care and long-term care
• Assessment and either management or referral of members with more complex problems requiring the diagnostic and therapeutic tools of a specialist or other health care professional.

Note: The PCP is either an MD, DO, NP or PA who is appropriately trained and provides integrated, accessible, preventive health care services and health care services for members. The PCP must be accountable for addressing a large majority of personal health care needs, developing a sustained partnership with patients, and practicing in the context of the family and the community.

Responsibilities

PCPs are responsible for providing or arranging the total care of their Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO members. This includes providing high-quality, cost-efficient medical care and/or management. The PCP’s role in successfully recognizing and addressing the member’s needs is key to the success and satisfaction of the member, the medical group and Tufts Health Plan PCP responsibilities include the following:

• Providing care in a manner consistent with recognized standards of health care and in a culturally-competent manner to all Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO members, including those with limited English proficiency or reading skills, diverse cultural and ethnic backgrounds and/or physical or mental disabilities. Successful medical service management and coordination ensures continuity of care and eliminates test and procedure duplication.
• Being accessible to members 24 hours a day, 7 days a week via direct contact or through PCP-arranged provider alternative, another Tufts Health Plan participating provider.
• Coordinating services that allow for continuity of care and integration of services, including:
  – Continuous patient care and quality review
- An initial assessment of the member’s health care needs within 90 days of the member’s initial enrollment
- Systems to address barriers to the member’s compliance with the practitioner’s prescribed treatments or regimens
- Procedures to ensure that members are informed by providers of specific health care needs that require follow-up care and receive care/treatment as appropriate
- Training in self-care and other measures members should take to promote their health.

- Arranging for the continuation of benefits in the event of plan contract termination, non-renewal, or insolvency through the end of the period for which the Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO member’s premium is paid or hospital discharge date by the following:
  - Honoring all open authorizations for care
  - Placing outbound calls to affected Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO members who are scheduled for services and undergoing treatment plans to coordinate continuation of care
  - Providing an opportunity for members undergoing a treatment plan to continue to see providers who are no longer in the network due to the group insolvency
  - Providing standard and expedited organization determinations in accordance with the requirements described in the Member Appeals chapter.

Specialty Care Referrals

Referrals for specialty services are required for Tufts Medicare Preferred HMO and Tufts Health Plan SCO members. Summaries from all specialist consultations and all procedures should be routed to the PCP for review prior to requesting additional services.

Members cannot be held financially responsible for services rendered without a referral or prior authorization unless the member received prior notice that the item or service would only be covered if further action is taken by the member.

If a member believes that Tufts Health Plan should pay for a service that is considered noncovered, that constitutes an organization determination according to the Medicare Managed Care Manual, Chapter 4, section 160 (“Beneficiary Protections Related to Plan-Directed Care”).

Refer to the Prior Authorizations chapter for more information on organization determinations.

PCP Eligibility Report and List

Tufts Health Plan provides each medical group with a monthly eligibility listing report that identifies all new and existing members who have selected a provider within the group as their PCP.

Eligibility Listing Report

<table>
<thead>
<tr>
<th>Report Heading</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>An indicator noted before a member’s name if the practitioner is the member’s current PCP. No indicator will be noted for a member who has changed PCPs.</td>
</tr>
<tr>
<td>Member</td>
<td>Member’s name (last, first and middle initial)</td>
</tr>
<tr>
<td>Member Number</td>
<td>Tufts Medicare Preferred HMO Member ID number</td>
</tr>
<tr>
<td>PN</td>
<td>Person number</td>
</tr>
<tr>
<td>DOB</td>
<td>Member’s date of birth</td>
</tr>
<tr>
<td>Age</td>
<td>Member’s age</td>
</tr>
<tr>
<td>Sex</td>
<td>Member’s gender</td>
</tr>
</tbody>
</table>
| Sp St          | Special status, if appropriate, noted by indicator:  
<p>| M              | Medicaid |
| I              | Institutionalized |
| E              | ESRD |
| H              | Hospice |
| T              | Medicaid and institutionalized |</p>
<table>
<thead>
<tr>
<th>Report Heading</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q =</td>
<td>Medicaid and ESRD</td>
</tr>
<tr>
<td>WA</td>
<td>Working Aged, noted if member is working and has other insurance</td>
</tr>
<tr>
<td>Elig Eff Date</td>
<td>The date the member began coverage through Tufts Medicare Preferred HMO (or the date of the member’s most recent internal plan change)</td>
</tr>
<tr>
<td>Plan</td>
<td>The benefit plan chosen by the member</td>
</tr>
<tr>
<td>Member Address</td>
<td>Member’s current street, city, state and zip code</td>
</tr>
<tr>
<td>Member phone</td>
<td>Member’s current phone number</td>
</tr>
<tr>
<td>Term Dt</td>
<td>Term date, noted only in the TERM MEMBERS section with a date of member’s termination from the plan or internal plan change.</td>
</tr>
<tr>
<td>Termination Reason</td>
<td>Reason for termination, noted only in the TERM MEMBERS section for a member who has disenrolled or terminated from the plan. A member still on the plan who has an internal plan change (such as changing pharmacy, standard plan, address, phone, or special status) will not show a reason.</td>
</tr>
<tr>
<td>ACTIVE MEMBERS</td>
<td>Members of Tufts Medicare Preferred HMO who are new or currently on the plan. New members are also listed in the NEW MEMBERS section.</td>
</tr>
<tr>
<td>NEW MEMBERS</td>
<td>New members of Tufts Medicare Preferred HMO who are also listed in the ACTIVE MEMBERS section.</td>
</tr>
<tr>
<td>TERM MEMBERS</td>
<td>Members who: • Have left the plan and have a termination date and reason, or • Have had an internal plan change and have a termination date but no reason (these members will be listed in the ACTIVE MEMBERS section and the effective date will change to the month the internal change was made).</td>
</tr>
</tbody>
</table>

### Closing and Opening a Panel

PCPs may close their practices to new members for reasons such as maternity leave, a research leave, or for capacity reasons. However, the PCP cannot close a panel for selected plans; closing a panel pertains to all Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO members.

PCPs must submit written notification to their Tufts Health Plan Associate Contract Specialist 90 days prior to closing their panels or as otherwise specified in their contract with Tufts Health Plan. During the 90-day transition period, members will still be allowed to select the provider as their PCP. After the 90-day period, neither Tufts Health Plan enrollment representative nor the sales representative will direct any prospective members to select this PCP.

To reopen the panel, the provider must notify the Tufts Health Plan Associate Contract Specialist in writing and must include the date the panel will reopen.

### Temporary Transfer of Responsibility

Provider agreements obligate PCPs to establish and maintain coverage 24 hours a day, 7 days a week. However, personal illness, sabbatical or maternity leave are examples of situations in which briefly withdrawing from your practice and temporary transfer of this responsibility may be necessary.

If the intended interruption will exceed 60 calendar days, Tufts Health Plan requires the PCP to provide written notice to Tufts Health Plan. At a minimum, this notification must include the dates and general reasons for the temporary transfer of responsibility. Tufts Health Plan can then close the panel, since absence beyond two months does not allow for direct patient management.

### Leave of Absence

Tufts Health Plan requires prior notification from providers if they are going on a leave of absence (LOA) for longer than 60 calendar days. At a minimum, this notification must include the dates and the general reason for the LOA (sabbatical, medical reason, etc.). Tufts Health Plan must be notified of a pending LOA as soon as possible.
Providers taking a LOA must arrange for coverage by another participating practitioner in the member’s network. All covering arrangements must be acceptable to Tufts Health Plan.

Arrangements for coverage by a nonparticipating practitioner (i.e., locum tenens) may be considered. These arrangements must have Tufts Health Plan’s prior approval and must be consistent with established policies and procedures.

If the LOA is scheduled for six months or less, Tufts Health Plan will confirm the conclusion of the LOA. If the LOA is concluded within six months, the provider’s LOA status will be removed and will reflect their prior status.

If the LOA is scheduled for longer than six months, Tufts Health Plan reserves the right to terminate the provider from the network based upon continuity of care issues. In addition, if a provider’s recredentialing is due during the LOA and the practitioner does not complete their recredentialing materials, Tufts Health Plan reserves the right to terminate the provider from the network based on contractual noncompliance.

Covering Practitioner

All Tufts Health Plan providers have contractually agreed to be accessible to Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO members 24 hours a day, seven days a week, either directly or through a covering practitioner. If a provider is not available, he/she is responsible for maintaining appropriate coverage that is acceptable to Tufts Health Plan. Covering providers must be credentialed by Tufts Health Plan.

Information regarding on-call activities must be relayed by the covering practitioner or the PCP to the Utilization Management (UM) Committee, for logging and tracking purposes and for continuity of care. This information includes:

- All admissions
- Member’s name, date of birth and ID number
- Instructions to members regarding follow-up care
- Instructions given or authorized services

Locum Tenens Policy

If coverage will be rendered by a locum tenens provider, the provider must be credentialed by Tufts Health Plan.

Credentialing of Locum Tenens Providers

When notice is given by an independent practice association (IPA) or practice office that a practitioner will be joining under a locum tenens status, the locum tenens provider(s) must submit the appropriate documents to the Tufts Health Plan Credentialing Department. If a practitioner does not have a primary hospital affiliation, they must submit the name of the practitioner who will be admitting on their behalf.

Tufts Health Plan’s credentialing staff will:

- Obtain primary verification of hospital privileges and confirmation that the hospital has credentialed the practitioner pursuant to 243 CMR 3.05 or other regulation, as applicable
- Collect information from the National Practitioner Databank

Locum Tenens Sample Letter

<<Date>>

RE: Locum Tenens
Dear Provider:

Tufts Health Plan has received your request to become a *locum tenens* provider. Please review practitioner rights in the Tufts Medicare Preferred HMO/Tufts Health Plan SCO Provider Manual. Please provide us with the following information so that we may initiate our *locum tenens* credentialing process:

- Credentialing Application through [https://proview.caqh.org/](https://proview.caqh.org/)
- IPA/PHO Endorsement for Locum Tenens Practitioners Form
- Tufts Health Plan Endorsement for Locum Tenens Practitioners Form
- Completed and signed W-9 form

To expedite your application, please indicate if you have or will have hospital privileges.

Please call the Credentialing Department with any questions at 617.972.9495. Select option 1 and ask to speak to a Credentialing Specialist. Please reference the IPA/PHO you are joining when calling.

Thank you for your anticipated cooperation.

Sincerely,

Contract Specialist

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**Changing PCPs**

Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO members or their authorized representatives may request to change their selected PCP to a PCP within the Tufts Health Plan service area. Tufts Health Plan must receive the member’s request either by phone or in writing by 4 p.m. of the last business day of the month for the transfer to be effective the first day of the following month. Transfers are normally effective on the first day of the following month. Tufts Health Plan providers should make efforts to ensure that the member’s records are transferred to the new PCP in a timely manner to ensure continuity of care.

Each Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO member selects a PCP and at times during this practitioner/patient relationship situations arise where the PCP and member do not agree. These disagreements can usually be discussed to develop an action plan agreed upon by both parties. For instance members may disagree with the PCP suggested treatments or may opt for no treatment for some medical issues. These issues usually do not cause alarm or grave concern for the member’s health.

In some cases members select PCPs but choose not to participate in annual visits. This is the member’s choice and cannot be a reason to discharge a member from a PCP panel. At any time please notify your care manager to reach out to member to learn if there are barriers that may be preventing the member from visiting the PCP office. Transportation services or nurse practitioner home visits should be considered.

In rare circumstances, a member’s behavior may interfere with the member’s treatment plan initiated by the PCP. The PCP must discuss their concerns with the member and document in the member’s medical record. If the member's behavior continues to interfere with the treatment plan, the PCP may issue a notice to the member documenting their discussion and actions agreed upon. This notice is titled *Noncompliance of Practitioner Treatment Plan*. This notice describes the situations in which the member’s behavior has impaired the physician’s ability to furnish services and for which the PCP has given the member opportunity to explain their behavior. After the notice has been issued, this notice may be issued a second time if the member has not taken action to correct the noncompliance issue. If the noncompliance of treatment persists despite discussions with the member and sending two written notices, both parties may come to an agreement that the member would best be served by arranging to change their PCP. If the member has not taken action to change their behavior and does not want to change their PCP, the PCP should contact Senior Products Provider Relations for assistance with ongoing management of the member’s care. The PCP may not discharge a Tufts Medicare Preferred HMO or Tufts Health Plan SCO member; however, the member may voluntarily make a PCP change.
In extremely rare circumstances, inappropriate disruptive behavior on the part of the member may exist impairing the ability of the provider to furnish quality medical services. A PCP is expected to contact Tufts Health Plan if they feel a member has displayed true disruptive behavior. This disruptive behavior is behavior that will substantially impair the PCP’s ability to arrange for or provide services to either that particular member or other Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO members. In these cases of behavioral concern, the PCP must discuss the case with Tufts Health Plan, who will investigate the case details and determine if further actions up to and including requesting disenrollment will be initiated.

In the event a provider believes they have a disruptive member, the provider should contact Provider Relations and notify the member’s care manager.

### Notes
Tufts Health Plan requires the following:

- Documentation that the provider has discussed with the member (or authorized representative) the issues that are affecting the member’s medical treatment
- The PCP must send the Noncompliance of Practitioner Treatment Plan letter(s) to the member, with copies to Tufts Health Plan for the member’s file.
- The letter must provide specific description of the concern with specific practitioner orders, dates of noncompliance and provider recommendations.
- The notice should include how the member could comply with the treatment plan and should be sent to the member on two separate occasions, allowing a reasonable time for the member to demonstrate compliance with the treatment plan.
- Examples of when PCPs may use this letter include situations such as when the member’s treatment plan involves appointments with the PCP every other week to evaluate a wound status and wound care regimen, but the member has failed to keep the last two appointments although the PCP’s office staff has called in advance to remind the member of each appointment.

### Provider Terminations and Network Changes
A provider must provide Tufts Health Plan with at least 60 calendar days’ written notice when a PCP or specialist is terminating, subject to any notice requirements and deadlines as may be found in the provider’s contract.

Tufts Health Plan will make a good-faith effort to provide written notice of the termination of a contracted provider at least 30 calendar days prior to the termination effective date to all members who are seen on a regular basis by the provider whose contract is terminating, irrespective of whether the termination was for cause or without cause. When a contract termination involves a PCP, all of that PCP’s members must be notified.

### Specialists
Specialists within the Tufts Health Plan network are expected to provide quality, cost-efficient health care to Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO members. Contracted providers must provide care in a culturally competent manner to all Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO members, including those with limited English proficiency or reading skills, diverse cultural and ethnic backgrounds, and physical or mental disabilities.

The specialist’s primary responsibility is to provide authorized medical treatment to Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO members who have an electronic or written referral from their PCP. Services rendered without authorization or referral from their PCP, are only covered if the member received prior notice that such services will be covered. Such prior notice of coverage is the issuance of an organizational determination.

Refer to the Prior Authorizations chapter for more information on Organizational Determinations.

If a specialist feels that additional care beyond that which has been authorized on the referral is necessary, the specialist must contact the PCP prior to rendering services that have not been expressly authorized on the referral form. If a specialist feels that additional treatment is required and cannot provide these services, the specialist must contact the member’s PCP and suggest that the PCP provide that member with an alternative referral. Tufts Health Plan will not pay for additional specialist services/treatments, including services/treatments rendered by the specialist in urgent situations, unless approved by Tufts Health Plan.

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2019 Senior Products Provider Manual 18

Providers
The specialist is also responsible for submitting a summary report to the member’s PCP following that member’s appointment. The summary report should be routed to the member’s PCP prior to requesting additional services.

Contracting specialists are required to provide 90 days prior notice of termination of their participation with Tufts Health Plan to members who have been/are under their ongoing care.

**Nurse Practitioners and Physician Assistants**

Nurse practitioners (NPs) and physician assistants (PAs) may elect to bill under their supervising or collaborating physician. NPs and PAs who are working under the auspices of a licensed practitioner, as permitted by state law, and for whom the provider and/or facility (e.g., hospital) have met all applicable requirements, may bill for those covered services under the supervising provider’s identification number.

A Provider Organization may, in its discretion, include NPs and PAs in their contracts through the signature pages attached to the contract to provide or arrange for health services pursuant to the contract. Once contracted and credentialed by Tufts Health Plan, NPs and PAs may be listed in directories and may hold a panel as a PCP, or serve as a specialist and are subject to the terms as set forth in the relevant contract’s financial exhibit(s).

For additional information, refer to the [Nurse Practitioner and Physician Assistant Professional Payment Policy](#).

**Use of Nurse Triage Service**

If a practitioner uses a nurse triage service for telephone screening after hours, the practitioner must instruct the nursing staff to identify themselves as nurses covering for a practitioner. This service also includes the following:

- Communication to members that if they are in an emergency situation, they should hang up and call 911 or go to the nearest emergency department.
- At the completion of the call, verification that the member is comfortable with the advice that he/she received, and inform the members of their right to speak to the covering provider.

**Note:** All practitioners used for covering purposes must be licensed as required by law.

**Aging Services Access Points and Geriatric Support Services Coordinators**

To provide home- and community-based services (HCBS) for the geriatric population, Tufts Health Plan contracts with aging services access points (ASAPs) and geriatric support services coordinators (GSSC) to manage these services for Tufts Health Plan SCO members. Refer to the [ASAP/LTSS](#) chapter for more information.

**Credentialing**

**Summary of Credentialing Process**

Tufts Health Plan credentials affiliated providers when they join the plan, and again at least every three years in accordance with state and federal regulatory and accrediting agency requirements. All contracting providers must be eligible for and accepting payment under Medicare.

The credentialing process involves collecting documents from providers and direct verification through various outside agencies, all in accordance with the standards of Centers for Medicare and Medicaid Services (CMS) and as required by state and federal laws.

**Provider Requirements**

For initial credentialing and recredentialing, each provider is required to comply with Tufts Health Plan’s Credentialing Program and to submit the following information for review:

- Signed and completed credentialing/recredentialing application through CAQH ProView™
- Current malpractice insurance information
- Signed health services agreement (initial credentialing only) and appropriate contract documents
- Signed W-9 form (initial credentialing only)
Primary Hospital Requirements

Each practitioner must indicate their primary admitting hospital in the application. Tufts Health Plan, on behalf of Tufts Health Plan sends a request to the primary hospital confirming that it has assessed the practitioner’s performance, as mandated by the Joint Commission or other accrediting agency acceptable to CMS and/or EOHHS and Tufts Health Plan. The hospital is queried again during recredentialing. Appointment verification is then sent by the primary admitting hospital for each practitioner. The practitioner must notify Tufts Health Plan in writing of changes in primary hospital affiliation.

Credentialing Requirements

In addition to verification of certain credentialing elements, Tufts Health Plan must obtain and review the following information prior to the final assessment of each provider:

- Board certification status
- Information obtained from the National Practitioner Data Bank (NPDB)
- Medicare/Medicaid sanctions
- System award management sanctions
- State disciplinary actions

The Quality of Care Committee (QOCC), chaired by a Tufts Health Plan medical director, meets monthly to review and discuss providers who are being credentialed or recredentialed. No provider will be authorized to provide services to members unless the following criteria are met:

- Review of all data requirements from the provider
- Approval by a designated medical director or by the QOCC

If the contract provides for credentialing activities by a first-tier or downstream entity, the first-tier or downstream entity must meet all applicable Tufts Health Plan credentialing requirements, including Tufts Health Plan either reviewing the credentials of medical professionals or reviewing, preapproving and auditing the credentialing process.

Provider Contracting Requirements

Health care providers and plans must abide by specific contracting requirements, including, but not limited to the following:

Privacy, Confidentiality and Accuracy

Providers and subcontractors must:

- Safeguard member privacy and confidentiality
- Assure the accuracy of member health records
- Comply with all federal and state laws regarding the privacy, security and disclosure of member information (including HIPAA), as amended

Availability of Health Services

Practitioners must provide access to health services 24 hours a day, 7 days a week, or arrange for coverage that is reasonably acceptable to Tufts Health Plan.

Cultural Competency

Providers must offer covered benefits in a culturally competent manner consistent with professionally recognized standards of health care and in a culturally competent manner, and, if possible, provide interpreters/translator services for those who are deaf or hearing-impaired.

Providers must provide health services in way that is responsive to the linguistic, cultural, ethnic, or other unique needs of members of minority groups, homeless individuals, disabled individuals and other special populations served under this program.
Urgently Needed Care

Tufts Health Plan must pay for and providers may not bill or require members to receive prior authorization for emergency and urgently needed care. This information is defined in the Prior Authorizations chapter.

Data Submission

Providers must submit to Tufts Health Plan all data (including medical records) that are necessary to characterize the content/purpose of each visit with a member. Providers must also certify that any data resulting from a visit or any other information submitted to Tufts Health Plan will be complete, accurate and truthful.

Data must be in a format that is compatible with Tufts Health Plan systems and should include the management, clinical data, utilization and cost data needed to administer the product.

Fraud, Waste and Abuse

Providers must comply with federal and state laws and regulations designed to prevent, identify and correct fraud, waste and abuse (FWA). If a practitioner becomes aware of a questionable practice by a Tufts Health Plan provider or member that may indicate possible health care fraud, Tufts Health Plan has a Hotline for reporting concerns. The Hotline was established to help Tufts Health Plan’s members, providers and vendors who have questions, concerns and/or complaints related to possible wasteful, fraudulent or abusive activity.

Providers may call the Tufts Health Plan Compliance and Fraud Hotline to report concerns 24 hours a day, 7 days a week at 877.824.7123. Callers may self-identify or choose to remain anonymous.

Providers who care for Tufts Medicare Preferred and/or Tufts Health Plan SCO members are required to comply with CMS certification requirements. For additional educational materials about FWA, including web-based training, refer to CMS.

Disclosure of Relevant Information

Providers must disclose to Tufts Health Plan, CMS, and EOHHS all information necessary to establish and facilitate a process for current and prospective enrollees to exercise choice in obtaining Medicare and Medicaid covered services.

Inspections and Audits

First tier and downstream entities must:

- Comply with Medicare laws, regulations and CMS instructions (422.504(i)(4)(v)), as well as Medicaid laws
- Agree to audits and inspection by CMS and EOHHS, and/or its designees and to cooperate, assist, provide information as requested, and maintain records for a minimum of ten years
- First-tier or downstream entities must agree to comply with all state and federal confidentiality requirements, including those established by the Tufts Health Plan, the Medicare Advantage program and the SCO program.
- Tufts Health Plan will comply with all federal and state laws and regulations concerning the privacy and confidentiality of member information, including HIPAA.

Responsibilities of Administrative Services Providers

The contract must clearly state the responsibilities of the administrative services provider and its reporting arrangements.

Advance Directives

If a member has a signed advance directive, providers must document this information in a noticeable place in the member’s medical record.
Outreach

Tufts Health Plan will not contact a prospective member without a direct request from that individual or that individual’s representative or as permitted, under applicable CMS and EOHHS requirements. If an individual is interested in learning about a Tufts Medicare Preferred HMO or Tufts Health Plan SCO plan, they can call Senior Products Member Relations at 800.890.6600 (711 TTY).

Additional outreach methods include the following:

- A provider can request assistance from Tufts Health Plan to mail a CMS-approved letter to current patients
- Additionally, a representative is available to conduct informational sessions at provider practice locations. For additional information, contact the Sales department at 855.670.5938.

CMS Guidelines associated with provider marketing activities and additional information can be found in the Managed Care Marketing guidelines on the CMS website.

In addition, if Tufts Health Plan decides not to include individuals or groups of providers in its provider network after an application has been submitted, the affected providers will be given written notice of the reason for this decision.

Treatment Plan

Providers must:

- Educate members regarding their unique health care needs
- Inform members of follow-up care or provide training in self-care as necessary
- Share the findings of medical history and physical examinations
- Discuss potential treatment options, including alternative medications, side effect of treatment and management of symptoms
- Recognize that the member generally has the right to choose the final course of action among clinically acceptable choices regardless of any coverage limitations or exclusions
- PCPs must make best efforts to conduct or arrange an initial health needs assessment of each member in their panel within 90 days of the member’s date of enrollment

Communication of Clinical Information

Appropriate and confidential exchange of information among providers should occur such that:

- A provider making a referral transmits necessary information to the provider supplying the referral service
- A provider supplying a referral service reports appropriate information to the referring provider
- Providers request information from treating providers as needed to furnish care

Discrimination Prohibited

Tufts Health Plan may not limit, deny, or condition the coverage of benefits to individuals eligible to enroll in a Medicare Advantage or SCO Plan on the basis of any factor that is related to health status, including but not limited to:

- Medical condition
- Claims experience
- Receipt of health care
- Medical history
- Genetic information
- Evidence of insurability, including conditions arising out of acts of domestic violence and disability

Exceptions include an individual who:

1. Has been medically determined to have ESRD
2. Lives inpatient in a chronic or rehabilitation hospital
3. Resides in an intermediate care facility for the intellectually disabled
Provider Compliance

Tufts Health Plan participating providers agree to comply with all applicable state or federal laws and regulations. Providers must cooperate in a timely manner with plan policies and procedures and its activities to comply with these laws and regulations, and with plan contractual obligations, such as requests for information necessitated by CMS and/or EOHHS contracting requirements, as applicable.

All Tufts Medicare Preferred HMO network providers must be eligible for and accept payment under Medicare. All Tufts Health Plan SCO network providers must be eligible for and accept payment under Medicare and MassHealth.

Provider Rights

Federal regulations require Tufts Health Plan to maintain procedures relating to the rights of participating providers.

Contracting Rights

All participating providers must be furnished with plan participation rules and notice of material changes in participation rules.

In some cases, providers may appeal adverse participation decisions. In the case of termination or suspension of a provider contract by Tufts Health Plan, the provider must be given written notice of the reasons for such action and notification of appeal rights, if applicable, including the process and timing for a hearing request, if any, as required by law.

Providers who have not been notified of the suspension or termination of an existing contract with Tufts Health Plan may be allowed to appeal adverse participation decisions.

Credentialing Rights

Participating providers may appeal certain adverse credentialing decisions. In the case of termination or suspension of a provider for quality reasons by Tufts Health Plan, the provider must be given written notice of the reasons for such action and informed of their right to appeal the action, including the process and timing for a hearing request, as required by law. There is no right of appeal an initial application decision.

Providers have the right to review information submitted to Tufts Health Plan for purposes of credentialing or recredentialing the provider, including information obtained by Tufts Health Plan from any outside primary source, (e.g., malpractice carrier, state license board or the NPDB). Tufts Health Plan shall notify the provider of the right to review such information.

Notwithstanding the foregoing, Tufts Health Plan is not required to reveal the source of information if the information was not obtained for the purpose of meeting Tufts Health Plan credentialing requirements.

Providers are not entitled to review references, recommendations or information that is peer-review privileged or information, which by law Tufts Health Plan is prohibited from disclosing.

Tufts Health Plan shall notify providers in the event that credentialing information, which is obtained from sources other than the provider, varies substantially from credentialing information provided to Tufts Health Plan by the provider.

Providers have the right to correct erroneous information submitted by another party and Tufts Health Plan shall notify providers of their right to correct erroneous information.

If the QOCC votes to take disciplinary action, the provider is entitled to a notice consisting of a written statement of the reasons for the action and, if applicable, has the right to appeal such action by filing a written appeal within 30 days of receipt of the statement of reasons.

Providers have the right to be informed of the status of their credentialing or recredentialing application upon request.

Provider Marketing Activities

Tufts Health Plan requires that any contracting provider (and its subcontractors) or agent (or its subcontractors)
performing functions on behalf of Tufts Health Plan related to the administration of the benefit, including all activities related to assisting in enrollment and education, agrees to the same restrictions and conditions that apply to Tufts Health Plan through its contract(s) with CMS, and prohibits providers from steering, or attempting to steer, an undecided potential enrollee toward a plan, or limited number of plans, offered either by Tufts Health Plan or another plan sponsor, based on the financial interest of the provider or agent (or their subcontractors). Providers that have entered into co-branding relationships with Tufts Health Plan must also follow this guidance.

Guidelines associated with provider marketing activities and additional information can be found in CMS’ Medicare Marketing Guidelines.

MassHealth
Current and potential members who inquire about MassHealth eligibility should be referred to EOHHS about enrollment.

Eligibility Verification Process
EOHHS designed a web-based and telephonic eligibility verification system (EVS). Providers must use this system to verify eligibility and available third-party liability information about members.

All Tufts Health Plan SCO network providers must verify membership and eligibility prior to providing any service. For emergency services, providers should verify eligibility as soon as possible following the date of the service. Eligibility information can be accessed by using the Virtual Gateway/EVS. Access may also be available through Change Healthcare™.

Providers may also call Senior Products Provider Relations at 800.279.9022 to verify member eligibility. For additional information regarding eligibility verification, refer to the Introduction chapter and the Tufts Health Plan Provider website.

Provider Education
To ensure knowledge and understanding of the health care needs of members, Tufts Health Plan provides continuing education programs for provider networks, including primary care teams, specialists, behavioral health providers, and long-term care providers. This education describes the responsibilities involved in integrating and coordinating services.

Provider education consists of training curriculum, flow charts and other written material. Delivery may include printed instructional material, face-to-face training, as well as web and audio/visual conferencing. Topics include but are not limited to:

- Quality management activities and requirements
- Information regarding providers’ integration and coordination of covered services
- Information regarding procedures and time frames for enrollee complaints and appeals
- Coordination of care within the provider network, including instructions regarding policies and procedures to maintain the Centralized Enrollee Record (CER)
- Identification and management of depression, alcohol abuse and Alzheimer’s disease
- Identification and treatment of incontinence
- Prevention of falls
- Identification of abuse and neglect of elderly individuals
- Influenza and pneumonia immunization
- Recognition of change in conditions and early intervention
- Delirium, depression and dementia
- Assessment and management of proactive congestive heart failure (CHF)
- Prevention of unnecessary and hospitalization

Other instructions for providers will include the process to verify each member’s EOHHS eligibility from the EVS, which must be done prior to providing services, except for services for emergency conditions. (An emergency condition is a medical condition that manifests itself by acute symptoms of sufficient severity (including severe pain) such that a “prudent layperson”, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in: 1) placing the health of the individual in serious jeopardy; 2) serious impairment to bodily functions; or 3) serious dysfunction of any bodily organ or...
part.)

Provider Education Tracking
Tufts Health Plan will track the completion of provider program training. Tracking may be in the form of attendee lists, results of testing, web-based attendance confirmation and/or electronic training records. Tufts Health Plan will maintain an action plan and take appropriate steps, should the required training not be completed in a timely fashion.

Health Promotion and Wellness Activities Performance
Providers must comply with Tufts Health Plan’s evaluation process, as well as any other corrective measures that are identified as being relevant to the provider.
REFERRALS

A referral verifies that the member’s PCP has approved the member’s request to receive services from a specialist provider. It is the responsibility of the PCP to ensure that the member is directed to the appropriate specialist. Referrals should be coordinated prior to services being rendered.

To ensure that appropriate specialty care is provided, the PCP initiates and coordinates the referral management process for Senior Products members according to the following list:

- The PCP may approve a referral to a specialist in or out of the Tufts Medicare Preferred HMO or Tufts Health Plan SCO networks, indicating the specific services and number of visits to be provided to the member, when:
  - The PCP decides that such a referral is medically necessary
  - The specialist agrees to a treatment plan and provides the PCP with all necessary clinical and administrative information on a regular basis
  - The health care services to be provided are consistent with the terms of the member’s plan benefits
- Specialists must submit a summary report on a timely basis to the medical group following the member’s appointment.
- Any questions or problems regarding referrals should be directed to Senior Products Provider Relations at 800.279.9022.
- PCPs should not generate referrals for urgent/emergent services and should instead contact the Tufts Medicare Preferred HMO or Tufts Health Plan SCO care manager to notify of urgent/emergency care. Providers should contact Senior Products Provider Relations to identify the care manager assigned to the member. All PCP urgent/emergent admissions are reported to the group care manager on a daily basis on the Day of Admission report.
- Tufts Health Plan is financially responsible for any nonurgent/nonemergent outpatient care authorized by Tufts Health Plan that is provided outside the network; if authorized by the medical group that provides services (rather than Tufts Health Plan), the care is the financial responsibility of the medical group.
- If a contracting specialist provides a service without a referral from the member’s PCP on file with Tufts Health Plan, the claim will be sent to the PCP for review. If the PCP agrees with the service provided, the claim will be released for adjudication. If the PCP disagrees with the services provided, the claim will deny and the contracting specialist will be held liable. The member cannot be billed unless the specialist has a signed, valid waiver.

Refer to the Referral, Authorization and Notification Policy for additional information.

Completing the Paper Referral Form

The paper referral form requires information about the PCP, the member, and the consulting provider. To order paper referral forms, providers may fill out the W.B. Mason Provider Forms Requisition and fax it to W.B. Mason at 800.738.3272 or email it to tuftshealthplan@wbmason.com.

The PCP must complete the referral form. If any required fields are left blank, the referral form will be returned to the PCP requesting additional information. Upon receipt, the Tufts Health Plan Claims Department enters the referral in the system.

Claim reviewers verify the date range on the referral matches the date of service on the claim. If no matching referral is found, the claim will pend for AUREQ (authorization/referral expired).

Member name, ID number, and date of birth are required for claim payment. Member information may be obtained from the following sources:

- Member ID card
- Individual Election Form
- Monthly Eligibility Listing Report
- Eligibility Inquiry on the secure Provider website
- Change Healthcare
- Integrated voice response (IVR) system at 800.279.9022
Electronic Referral Exclusions

Tufts Health Plan referral policies apply to electronic referrals. However, certain services and/or coverage for certain specialties do not require referrals or may have alternative prior authorization or inpatient notification requirements, as applicable. Refer to the Referral, Authorization and Notification Policy as well as the Senior Products payment policies for specific authorization requirements, as applicable. Refer to the Tufts Medicare Preferred HMO Prior Authorization and Inpatient Notification List or the Tufts Health Plan SCO prior authorization and notification lists for specific procedures, items, and/or services that fall under these requirements.

Out-of-Area Services

Tufts Medicare Preferred HMO/Tufts Health Plan SCO may provide coverage outside the service area to members in certain circumstances, including but not limited to the following:

- Urgently needed or emergency care (including post-stabilization services provided after an emergency)
- Kidney dialysis services provided by a Medicare-certified dialysis facility
- Medically necessary care that cannot be obtained from an in-network provider (e.g., a provider whose specialty is not contracted with Tufts Health Plan)

Providers may contact Senior Products Provider Relations to verify benefit coverage when the member is outside the service area.

Referral Inquiry

Providers may check the status of an existing referral by using Referral Status Inquiry on the Tufts Health Plan secure Provider website. The referral status inquiry tool provides the status of referrals submitted to Tufts Health Plan, regardless of how the referral was initially submitted.

Referral Adjustments

To request an adjustment to a referral that is already in the Tufts Health Plan system, the PCP must contact Senior Products Provider Relations for assistance. Tufts Health Plan cannot adjust referrals based on the specialist's request. If the specialist would like to request an adjustment to a referral, the specialist should follow up directly with the member’s PCP.
PRIOR AUTHORIZATIONS

A prior authorization (PA) may be required to determine medical necessity and appropriateness of certain health care services. Services that may require prior authorization include surgical services, durable medical equipment (DME), and/or prescription drugs. Additional prior authorization information may be found in the Referral, Authorization, and Notification Payment Policy.

Refer to the Tufts Medicare Preferred HMO and Tufts Health Plan SCO prior authorization lists for specific nonpharmacy services, items and supplies that require PA.

PA Process for Prescription Drugs

Requests for coverage determinations and exceptions should be faxed to the Pharmacy Utilization Management Department at 617.673.0956.

Formulary

A formulary is a list of covered drugs selected for Tufts Health Plan in consultation with a team of health care providers. This list represents the prescription therapies believed to be a necessary part of a quality treatment program Tufts Health Plan will cover drugs listed in the Tufts Medicare Preferred HMO and Tufts Health Plan SCO formularies as long as the drug is medically necessary, the prescription is filled at a network pharmacy, and all other plan rules are followed. If approved, the member will be covered for the drug. If denied, members and providers may follow the appeal process outlined in the Member Appeals and Grievances chapter.

Note: Some Part D drugs obtained at out-of-network pharmacies are covered by Tufts Medicare Preferred HMO and Tufts Health Plan SCO, as required by CMS and federal regulations (Medicare Prescription Drug Benefit Manual, Chapter 6, Section 10.2: "Covered Part D Drugs," in accordance with 42CFR §423.124)

Pharmacy Plan Management Programs

The following section contains descriptions of the pharmacy management programs: prior authorization (PA), step therapy prior authorization (STPA) and quantity limits (QL).

Prior Authorization (PA)

The PA process encourages rational prescribing of drug products with significant safety and/or financial concerns. A provider can submit a request for coverage based on a member's medical need for a particular drug.

Quantity Limit (QL)

Because of potential safety and utilization concerns, Tufts Health Plan has placed dispensing limitations on certain prescription drugs. Pharmacies may only dispense a certain quantity of these drugs within a given time period. These quantities are based on recognized standards of care, such as FDA recommendations for use. If a member needs a quantity greater than the program limitation, their prescribing provider may submit a formulary exception request for coverage under the medical review process.

Step Therapy Prior Authorization (STPA)

Step therapy is an automated form of PA that uses claims history for approval of a drug at the point of sale. STPA programs help encourage the clinically proven use of first-line therapies and are designed to ensure the utilization of the most therapeutically appropriate and cost-effective agents first, before other treatments may be covered. Members who are currently on drugs that meet the initial STPA criteria will automatically be able to fill their prescriptions for a stepped medication. If the member does not meet the initial STPA criteria, the prescription will deny at the point of sale with a message indicating that PA is required.

Comprehensive Formulary

The Tufts Health Plan comprehensive formulary includes the Part D formulary approved by CMS.
Exception Requests

All formulary exception requests require a supporting statement from the prescribing provider. The provider can submit the request on a Universal Pharmacy Programs Request Form or the Request for Medicare Prescription Drug Coverage Determination Form. These forms request information regarding diagnoses and what other drugs, if any, have been prescribed for the diagnoses and why they have not worked. The provider may submit either form via the following:

Fax: 617.673.0956
Mail: Tufts Medicare Preferred HMO/Tufts Health Plan SCO
  Attn: Pharmacy Utilization Management Department
  705 Mount Auburn Street
  Watertown, MA 02472

The provider may also provide an oral supporting statement by calling Senior Products Provider Relations at 800.279.9022 (TTY 711), Monday through Friday, 8 a.m.–8 p.m.

All standard coverage determination and exception requests will be made within **72 hours** from the time that the Pharmacy Utilization Management Department receives the request.

All expedited coverage determination and exception requests will be made within **24 hours** from the time that the Pharmacy Utilization Management Department receives the request.

Medicare Part D Transition

Tufts Health Plan may offer a temporary 30-day supply of prescription drugs that were either not on the previous year’s formulary or that may have been restricted in some way. Members may receive this “transition fill” during the first 90 calendar days of new membership or the first 90 calendar days of the calendar year for existing members. If the member receives a transition fill, Tufts Health Plan will send a letter to the practitioner and the member detailing the nature of the temporary supply.

Medications Covered by Original Medicare Part B

Tufts Health Plan provides coverage for most drugs and biologicals that are covered by Original Medicare Part B.

**Note:** Medications covered by Original Medicare Part B are not part of the member’s Part D prescription drug benefit. Refer to the Medicare Part B vs. Part D Coverage Determinations Request Form for more information.

Original Medicare-covered Part B medications include the following:

- Drugs billed by providers and typically provided in an office setting
- Drugs billed by pharmacy suppliers and administered through DME (e.g., respiratory drugs given through a nebulizer)
- Some drugs filled by the pharmacy (e.g., some immunosuppressant drugs depending upon use and some oral chemotherapy drugs)
- Some end-stage renal disease (ESRD) drugs

Vaccines

Some vaccines are covered under Part B and others are covered under Part D. When vaccines are covered under Part D, the administration costs will be reimbursed under Medicare Part D. For more information, refer to the Immunization Payment Policy.

Medication Therapy Management (MTM) Program

Tufts Medicare preferred HMO and Tufts Health Plan SCO members may be eligible for the Medication Therapy Management (MTM) Program. Eligible members are automatically enrolled in the program and are offered a one-to-one telephone consultation with a clinical pharmacist. Information gathered during this process, along with pharmacy claims and clinical notes from the provider (when made available), are used to develop clinical recommendations where appropriate. Pharmacist recommendations are faxed to the provider for consideration. Members will receive an individualized written summary of the consultation and comprehensive medication...
review (CMR) by mail. CMRs are offered at least once a year. In addition, targeted medication reviews (TMRs) are done to assess medication use, monitor unresolved issues, and identify new drug therapy problems. These TMRs are performed on a quarterly basis with any recommendations sent to the provider via fax. Participation in the program is voluntary and a member can disenroll at any time.

Appeals and Grievances for Pharmacy Benefits

Timelines for appeals and/or grievances for pharmacy benefits may differ from those surrounding preservice coverage determinations (also known as organization determinations). For more information regarding appeals and grievances, refer to the Member Appeals and Grievances chapter.

Organization Determinations

The term “organization determination” is a CMS term used to describe preservice coverage decisions made by Tufts Health Plan. Tufts Health Plan’s processes may include prior authorization requests for services addressed in this chapter and other coverage decisions, such as benefit exhaustions.

Preservice organization determinations may be requested for any Medicare procedure, service, or supply, regardless of whether or not that service requires prior authorization. If the member disagrees with a treatment decision or plan of care, an organization determination may be initiated by the member, the member’s authorized representative, or the provider on the member’s behalf.

Once an organization determination is requested, Tufts Health Plan will:

- Validate that the requestor is approved to make a request
- Determine whether the request is expedited or standard, as defined by CMS
- Collect and review the applicable coverage documents (e.g., Medicare regulations, member evidence of coverage [EOC], or supporting medical necessity documentation)
- Ensure that the member and provider are notified of coverage decisions within the required time frames

Organization Determination Time Frames

Requests may be expedited if either the member or provider believes that waiting for a decision under the standard timeframe could place the member’s life, health or ability to regain maximum function in serious jeopardy.

Tufts Health Plan follows CMS and EOHHS regulations regarding decision and notification time frames for organization determinations and expects contracting providers to be in compliance with these regulations. Providers may contact Provider Relations at 800.279.9022 with additional questions regarding the organization determination process.

Tufts Health Plan must notify the member of the determination as expeditiously as the member’s condition requires but not later than the expiration of the time frames below:

- For expedited organization determination requests, the member must be notified of the decision no later than 72 hours from the time of the request.
- For standard organization determination requests, the member must be notified of the decision no later than 14 calendar days from the time of the request.

An extension to the above time frames may be requested under certain limited circumstances, as defined by CMS. Refer to the Tufts Health Plan Utilization Review Determination Time Frames for more information.

Organization Determination Process

In order to process an organization determination, Tufts Health Plan must collect and review all necessary supporting documentation to make a decision. Documentation may include, but not be limited to, the member’s EOC, Medicare regulations (including LCD/NCDs) and clinical documentation submitted by the provider.

It is expected that all Medicare-certified providers be familiar with the coverage regulations related to the services that they order and/or provide. Providers must participate in discussions with Tufts Health Plan medical directors and clinicians as needed to discuss coverage requests. Tufts Medicare Preferred HMO and Tufts Health
Plan SCO providers are expected to submit all organization determination requests with sufficient clinical documentation for Tufts Health Plan to make a timely decision.

If a request is received with insufficient clinical information to make a decision, Tufts Health Plan will fax a request for more information (RFMI) letter to the provider (or call the provider in expedited cases). The RFMI letter includes the specific clinical information being requested, submission options, and a due date by which the information must be received by Tufts Health Plan in order to process the request within regulatory requirements.

In general, providers are asked to respond to these requests by the end of the next business day. If there is no timely response from the provider to the RFMI request, follow-up outreach calls to the provider office and group medical director or integrated delivery networks leader will be made.

**Note:** RFMI letters will be directed to the treating provider, except for out-of-plan and/or out-of-referral circle services that require a referral. These requests will be directed to the centralized contact specified by each medical group for such requests instead of the PCP.

Once all the necessary documentation is on hand, Tufts Health Plan will make an organization determination. The member and provider will be notified verbally and in writing of the decision, according to regulations.

In the event of an adverse determination (denial), the decision may be appealed (reconsideration). Medicare does not allow for a peer-to-peer discussion of the decision in lieu of filing an appeal. Refer to the Member Appeals and Grievances chapter for additional information about the appeal process.

Refer to the Medicare Managed Care Manual, Chapter 13: “Medicare Managed Care Beneficiary Grievances, Organization Determinations, and Appeals Applicable to Medicare Health Plans” for complete information about the organization determination requirements under Medicare.

**Member-Initiated Requests for Organization Determinations**

If there is a disagreement between the member and provider with a provider’s decision to deny a service or course of treatment, in whole or part, the provider must inform the member of the right to contact Tufts Health Plan and request an organization determination. The same organization determination timeframe, notice and process requirements are in effect for all member initiated requests as those described above.

Although it is encouraged, members are not required to discuss their request with their provider before contacting Tufts Health Plan. Members who have not discussed the requested coverage with their provider will be educated about the member’s plan design and the benefit of discussing treatment options with their PCP who is familiar with their health condition.

Once a member requests an organization determination, the Precertification Operations Department will fax an RFMI letter to the group medical director or IDN leader explaining the member’s request, the specific information being requested to complete the review, and the deadline by which the information must be returned to Tufts Health Plan, unless sufficient information can be provided directly by the member at the time of the request. Responding by the deadline is expected so Tufts Health Plan can make a timely decision in compliance with CMS regulations. Phone calls will also be made in expedited cases.

**Benefit Exhaustions (Tufts Medicare Preferred HMO members)**

Certain services, such as skilled nursing facility, inpatient rehabilitation and long-term acute care hospital may have benefit limitations for Tufts Health Plan Tufts Medicare Preferred HMO members. Members receiving these services must be notified in writing that their benefit will be exhausted as of a certain date prior to the exhaustion of their benefit.

Tufts Health Plan must be notified by the provider in advance of the benefit exhaustion so a letter can be generated and the member may be notified, in accordance with CMS requirements. In order for the member to receive timely notice, the letter will be written by Tufts Health Plan and must be delivered to the member in the facility, or to their authorized representative.

If a member is exhausting their SNF, acute inpatient rehabilitation, or long-term acute care hospital benefit, the care manager must notify the member/member’s authorized representative and the facility of the impending benefit exhaustion **15 calendar days prior** to the date the coverage will end. The care manager is also required to complete and fax an Extended Care Exhaustion of Benefit Notification Form to the Precertification Operations Department at 617.673.0955. Instructions and additional information regarding this process may be found here.
After receiving the form, the Precertification Operations Department uses the information to generate the Notice of Denial of Medical Coverage and Payment (NDMCP) and then faxes it to the facility to be delivered to the member. In addition to serving as Tufts Health Plan’s formal notification of benefit exhaustion to the member, the NDMCP also provides the member with their appeal rights and the process to request an organization determination if the member disagrees with the benefit exhaustion.

Refer to the Member Appeals and Grievances chapter for additional information on appeals and grievances.
NOTIFICATIONS

Notification Policy

An inpatient notification is notification to Tufts Health Plan that a member is being admitted for inpatient care, regardless of whether Tufts Health Plan is the primary or secondary insurer. Inpatient notification is completed by the facility where the member is scheduled to be admitted or may be completed by the specialist provider.

Notification is required for the following services, in accordance with the notification lists for Tufts Medicare Preferred HMO and Tufts Health Plan SCO:

- Inpatient acute hospital admissions, including acute rehabilitation and long-term acute care
- Inpatient behavioral health and substance use disorder admissions
- Skilled nursing facility (SNF) admissions
- Institutional long-term care and other services provided to members while at a custodial level of care
- Select behavioral health emergency, intermediate, outpatient and diversionary services
- Observation services spanning more than 48 hours

Prior Authorizations

Prior authorization may be required for certain items, procedures, and services in addition to inpatient notifications. For a complete listing of services requiring prior authorization, refer to the Tufts Medicare Preferred HMO and Tufts Health Plan SCO prior authorization lists. Refer to the Prior Authorizations chapter for more information on obtaining and verifying prior authorizations.

Inpatient Notification Process

Inpatient notification is a notification to Tufts Health Plan of utilization of inpatient services. Inpatient notification is required for all elective, urgent, and emergent hospital admissions, as well as acute rehabilitation and skilled nursing facility (SNF) admissions.

When an admission is reported, the inpatient notification process does the following:

- Verifies member eligibility (subject to retroactive reporting of disenrollment)
- Screens for coverage/benefit exclusions
- Identifies the facility as an in-network facility
- Verifies authorization for inpatient services outside of the Medicare Preferred HMO network.
- Identifies the facility as Medicare-approved for services that must be performed in a Medicare-approved facility. Refer to the Tufts Medicare Preferred HMO and Tufts Health Plan SCO Medicare-approved Facilities lists for more information.

Tufts Health Plan verifies that covered services are directed by the PCP and/or the care manager. The Tufts Medicare Preferred HMO or Tufts Health Plan SCO clinical team will also be notified so they can identify and intervene in any potential transition planning and post-hospital discharge needs for the member. When the inpatient notification process is completed, an inpatient notification reference number is assigned and is used as a reference for adjudication of claims associated with a particular service.

The provider may be held liable if he/she provides either nonmedically necessary care or noncovered care. If a contracting specialist provides a service without a referral from the member’s PCP, the claim will be sent to the PCP for review. If the PCP agrees with the service provided, the claim will be released for adjudication. If the PCP disagrees with the service, the contracting specialist will be held financially liable and cannot bill the member unless the contracting specialist has a signed a valid waiver.

Inpatient Notification Requirements

Inpatient notification is a process that makes Tufts Health Plan aware of all inpatient admissions and transfers to another hospital. Providers are required to notify Tufts Health Plan of all inpatient admissions (elective, urgent/emergent, acute rehabilitation and SNF admissions).

Notification verifies that covered services are directed by the PCP and have appropriate approvals by the medical group. The care manager is also notified so he/she can initiate concurrent review using Medicare coverage
guidelines and InterQual® criteria and can identify and intervene in any potential discharge needs for the member. InterQual criteria are used for screening purposes only and are not used for medical necessity determinations.

Admitting providers and hospital admitting departments share the responsibility of notifying Tufts Health Plan in accordance with the following timelines:

- Elective admissions must be reported no later than five business days prior to admission
- Urgent or emergent admissions must be reported by 5 p.m. the next business day following admission.

This includes admissions that occur after hours, on weekends, or on holidays.

If a previously submitted inpatient notification of admission is cancelled, the Precertification Operations Department must be notified of that cancellation and the reschedule date, if applicable.

If an admission changes from outpatient (e.g., surgical day care or observation) to inpatient, the provider must notify the Precertification Operations Department within one business day.

Submission Channels

Registered providers may submit inpatient notification 24 hours a day, 7 days a week using the Tufts Health Plan secure Provider website or New England Healthcare EDI Network (NEHEN), and receive a notification number upon submission in most cases.

Providers may also fax a completed Inpatient Notification Form to the Precertification Operations Department at 617.972.9409 or 800.843.3553 (Tufts Medicare Preferred HMO) or 617.673.0705 (Tufts Health Plan SCO), 24 hours a day, 7 days a week. No other forms will be accepted. Incomplete forms will be returned to the submitting provider for completion and resubmission. Processing of the request will be delayed until all required information is submitted.

Inpatient Notification for Behavioral Health/Substance Use Disorder Services

Inpatient notification is required for members being admitted for behavioral health/substance use disorder (BH/SUD) inpatient care. Inpatient notification must be submitted for emergency admissions within the time frames outlined above.

Note: There is a 190-day lifetime limit under Medicare for inpatient BH/SUD services provided in a private psychiatric hospital. This limit does not apply to inpatient BH/SUD services provided in a general hospital.

Confirmation of Inpatient Notification

Notifications submitted via the web will be confirmed on entry. Notifications submitted via fax are confirmed via the web Provider Inquiry screen.

If a provider wants to obtain an inpatient notification number after submitting a notification request via fax, they may access this information via the Provider Inquiry screen or contact Provider Relations at 800.279.9022.

Payment

Inpatient admissions for which an inpatient notification has been submitted according to the foregoing requirements are eligible for claim adjudication by Tufts Health Plan, as long as all other requirements have been met.

An inpatient notification number or the report of an admission does not guarantee payment. Denial of payment for late inpatient notification or lack of notification applies to the hospital bills. Tufts Medicare Preferred HMO or Tufts Health Plan SCO network providers who are denied payment for late notification or lack of notification may not bill the member. To dispute a denial or request a claim review in writing, refer to the instructions outlined in the Provider Payment Dispute Policy.

Medicare-Approved Facility Requirement

Medicare has issued several National Coverage Determinations (NCDs) providing coverage for services and procedures of a complex nature, with the stipulation that the facilities providing these services meet certain criteria. These criteria usually require, in part, that the facilities meet minimum standards to ensure the safety
of beneficiaries receiving these services. Certification as a Medicare-approved facility is required for performing the following procedures. For coverage criteria, refer to the Medicare National Coverage Determination Manual (NCD manual):

- Lung volume reduction surgery (LVRS): NCD manual, Section 240.1
- Carotid artery stenting (CAS): NCD manual, Section 20.7

**Note:** This requirement does not apply to CAS performed in a Medicare-covered Category B IDE study or postapproval study.

- Ventricular assist device (VAD) destination therapy: NCD manual, Section 20.9
- Bariatric surgery: NCD manual, Section 100.1
- Certain oncologic positron emission tomography (PET) scans in Medicare-specified studies: NCD Manual, Section 220.6.17

In addition to these procedures, there is also a long-standing requirement that all heart, heart-lung, liver, intestinal/multivisceral, kidney, and pancreas transplants be performed at a Medicare-approved facility. The transplant work-up evaluation must also be performed in a Medicare-approved transplant facility. For more information regarding transplants, refer to the Transplant Facility Payment Policy.

To determine if a facility is Medicare-approved to perform a particular service, refer to the following CMS information:

- LVRS, bariatric surgery, CAS with embolic protection, and VAD as destination therapy
- Heart, heart-lung, lung, liver, and intestinal transplants
- Kidney and pancreas transplants

Not all in-network providers who perform these services are Medicare-approved. Tufts Health Plan will not pay for services rendered at a non-Medicare-approved facility and network providers cannot hold the member liable for these services. Refer to the Tufts Medicare Preferred HMO and Tufts Health Plan SCO Medicare-approved facilities lists to identify facilities that are also contracting with Tufts Health Plan.

In addition to the Medicare-approved facility requirement, all plan inpatient notification, prior authorization, and in-network and out-of-network plan rules apply. Providers must be sure members are referred only to Medicare-approved facilities for these services. To the extent a medical group/PCP is involved in referring a member to a non-Medicare-approved facility, the provider will be financially liable for the associated costs. Because these services must be provided in a Medicare-approved facility to be covered, the costs of services in a non-Medicare-approved facility cannot be paid using Medicare funds.
CLAIM REQUIREMENTS, COORDINATION OF BENEFITS AND PAYMENT DISPUTES

General Guidelines

Tufts Health Plan processes completed claims that meet the conditions of payment and that are submitted within the time frame identified in the provider’s contract with Tufts Health Plan. Completed claims are claims submitted in industry-standard electronic format or on industry-standard forms with all fields completed accurately (refer to the Claim Specifications section in this chapter).

Claims must be submitted within the contracted filing deadline according to the date of service, date of discharge, or date of the primary insurance carrier’s explanation of benefits (EOB). Tufts Health Plan will deny claims submitted after the filing deadline, and the member may not be held responsible for payment. Refer to the Filing Deadline section of this chapter as well as the Claims Submission Policy for more information.

Additional guidelines, payment policies, and clinical coverage criteria for specific services are available on the Tufts Health Plan Provider website. To ensure accurate claims processing, providers must follow the payment policies on the Tufts Health Plan website. For initial claims submission and additional information, refer to the Claims Submission Policy and to tips for Avoiding Administrative Claim Denials.

Electronic Data Interchange Claims

Tufts Health Plan encourages direct electronic submission to the plan, but also accepts claims submitted via a clearinghouse or ABILITY. To be accepted, claims submitted directly to Tufts Health Plan must be in HIPAA-compliant standard 837 format and include all required information. Refer to the 837 Companion Guide for additional information. All methods of electronic data interchange (EDI) claim submission produce claim reports that can be accessed electronically. These reports are used to confirm the receipt of claims, as well as to follow up on rejected claims.

When required information is missing, Tufts Health Plan or the clearinghouse will reject the claim. If an electronic claim is rejected, a clean electronic claim must be resubmitted no later than 60 days from the date of service. For additional information, refer to the Claims Submission Policy and Avoiding EDI Claim Rejections.

For more information about submitting electronic transactions, contact Tufts Health Plan’s EDI Operations Department via email at EDI_operations@tufts-health.com or by phone at 888.880.8699, ext. 54042 for a setup request. Visit the Electronic Services section of the Provider website to download a setup form and companion documents to submit claims electronically directly to Tufts Health Plan.

EDI Referrals, Eligibility and Claim Status Inquiry

EDI submission commonly refers to claims, referral and eligibility transactions, but can be applied to other transaction types as well. Tufts Health Plan offers options for electronic referrals, online eligibility inquiries and claim status information, as follows:

<table>
<thead>
<tr>
<th>Referral</th>
<th>Web-based referral inquiry via the secure Provider <a href="#">website</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>ANSI 278: Request for review and response for outpatient referrals — standardized referral submission format, currently available through New England Healthcare EDI Network (NEHEN)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Web-based eligibility status via the secure Provider <a href="#">website</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>NEHEN eligibility inquiry and response</td>
<td>Integrated voice response (IVR) at 888.884.2404</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claim Status Inquiry</th>
<th>Web-based claims inquiry via the secure Provider <a href="#">website</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>NEHEN</td>
<td></td>
</tr>
</tbody>
</table>

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3 Professional claims only.
Multiple Payees

For providers billing through EDI, Tufts Health Plan cannot accommodate payment to multiple payees at multiple payment addresses. Payment will be sent to the address listed as the primary provider’s office location in the Tufts Health Plan provider database. Any address changes or primary vendor/payee changes should be submitted in writing to the Tufts Health Plan Provider Information Department or by contacting them at 888.306.6307.

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 Claim Submission Requirements

All paper CMS-1500 and UB-04 claims must be submitted on standard red claim forms. Black and white versions of these forms, including photocopied versions, faxed versions and resized representations of the form that do not replicate the scale and color of the form required for accurate OCR scanning will not be accepted and will be returned with a request to submit on the proper claim form.

To avoid a filing deadline denial, rejected paper claims must be received by Tufts Health Plan within 60 days from the date of service for professional or outpatient services or within 60 days from the date of discharge.

Submitted paper claim forms should include all mandatory fields, as noted in the Claim Specifications section of this chapter. Paper claim forms deemed incomplete will be rejected and returned to the submitter. The rejected claim will be returned to the submitter along with a letter stating the reason for the rejection, and a new claim with the required information must be resubmitted for processing.

- Industry-standard codes should be submitted on all paper claims.
- Diagnosis codes must be entered in priority order (primary, secondary condition) for proper adjudication. Up to 12 diagnosis codes will be accepted on the CMS-1500 form.
- Paper claims will be rejected and returned to the submitter if required information is missing or invalid. Common omissions and errors include, but are not limited to, the following:
  - Illegible claim forms
  - Member ID number
  - Date of service or admission date
  - Physician’s signature (CMS-1500 Box 31)
  - Place of service

Paper claims should be mailed to Tufts Medicare Preferred HMO or Tufts Health Plan SCO, P.O. Box 9183, Watertown, MA 02471-9183.

Claims Payment

Clean Claims

Medicare defines a clean claim as a claim that does not require the Medicare contractor to investigate or develop prior to adjudication. Clean claims must be filed within the filing period. For information about the forms to use for submitting claims, refer to the Claim Specifications section in this chapter.

To qualify for payment, clean claims must also meet the following conditions of payment:

- The billed services must be:
  - Covered in accordance with the applicable benefit document provided to members who meet eligibility criteria and who are members on the date of service
  - Furnished by a provider eligible for payment under Medicare and/or Medicaid, as applicable
Claim Requirements, Coordination of Benefits and Payment Disputes

- Provided or authorized by the member’s PCP or the PCP’s covering provider in accordance with the applicable benefit document, or as identified elsewhere in the provider’s contract with Tufts Health Plan (if applicable)
- Provided in the member’s evidence of coverage document
- Medically necessary as defined in the Medicare and/or Medicaid coverage guidelines, as applicable

- Tufts Health Plan received the claim within 60 days of the date of service (or date of discharge if the member was inpatient), or date of the primary insurance carrier’s EOB.
- The services were preregistered and/or prior authorized in accordance with Tufts Health Plan’s inpatient notification and inpatient notification procedures as outlined in the Referral, Authorization and Notification Policy.
- The services were billed using the appropriate procedure codes
- In the case of professional services billed by the hospital, services were billed electronically according to the HIPAA standard or on CMS-1500 and/or UB-04 forms with a valid CPT code and/or HCPCS code.

All services rendered to Tufts Medicare Preferred HMO and/or Tufts Health Plan SCO members must be reported to Tufts Health Plan as encounter or claims data. An encounter is a billing form submitted by capitated providers for tracking purposes. Claim forms are submitted by noncapitated providers for both payment and tracking purposes.

Explanation of Payment

The Tufts Health Plan explanation of payment (EOP) is a weekly report of all claims that have been paid, pended, or denied to that provider. The EOP will also include a summary of claims in process. This summary indicates the claims that Tufts Health Plan has received, however, may require additional review or information before being finalized in the system. The EOP for capitated providers shows zero dollars paid, and the pay code indicates that services were prepaid under the capitation agreement. The EOP for noncapitated providers indicates the amount paid, denied or pended, with a message code indicating the claim status.

EOPs may be viewed electronically by logging on to the PaySpan Health website and electronic versions of EOPs are available for download and printing on the PaySpan Health website.

Summary of Claims in Process

Tufts Health Plan generates a weekly Summary of Claims in Process report that shows all claims received to date and pending for payment.

**Note:** The Summary of Claims in Process reports is similar to the EOP report, except “Summary of Claims in Process” appears at the top of the barred section and pay codes display a pending message rather than a payment or denial message.

When adjudicated, all entries on the Summary of Claims in Process report appear on the EOP.

Electronic Remittance Advice

Tufts Health Plan now offers the 835 Health Care Claim Payment Advice through PaySpan Health. This electronic remittance advice (ERA) includes paid and denied claims submitted either via EDI or on paper forms and uses HIPAA-standard reason codes.

All registration and support questions for retrieving an 835 from PaySpan Health and for ongoing support is handled by PaySpan Health Provider Support Team via their website or phone by dialing 877.331.7154, option 1. Provider Support Team specialists are available to assist Monday through Friday from 8 a.m. to 8 p.m., EST.

Claims Reports

Tufts Health Plan sends the following reports to medical groups regarding claims for members in their group:

1. A **weekly referral report** includes claims for which Tufts Health Plan has not received a referral. The report gives the PCP an opportunity to authorize or deny the payment of billed services. The group has 10 business days from the date of the letter that accompanies the report to respond with a pay or deny response. The Notice of Attestation of Authorization and Denial of Payment must accompany the returned report and must include a valid reason for a denial. The form must be signed and dated by
the Member’s PCP, a covering provider, or the medical director. Note that a stamped signature is not appropriate. After 10 business days, any claims for which a response is not received are considered authorized.

2. The biweekly adjusted claims report includes claims that Tufts Health Plan has retracted and reprocessed. Medical groups can then review claims that have been adjusted for denial or payment.

3. Two paid claims reports are generated biweekly and show claims processed from the Medical Services Fund and those processed from the Hospital Services Fund. These reports allow the medical group to review claims processed from each service fund.

Corrected Claims and Disputes

Tufts Health Plan accepts both electronic and paper corrected claims, in accordance with guidelines of the National Uniform Claim Committee (NUCC), Medicare Managed Care Manual and HIPAA EDI standards for Tufts Health Plan claims.

Online Adjustment Requests

Registered providers may submit corrected claims or dispute a claim using Tufts Health Plan’s secure provider website. Follow the instructions when submitting online claim adjustments. After the transaction has been completed, providers will receive a tracking number as confirmation the adjustment has been received. Refer to the Provider Payment Dispute Policy for more information on corrected claims and disputes.

Provider Services is unable to process claim adjustment requests. Registered providers may submit claim adjustments using the secure provider website. If you are not a registered user of our website, go to our secure Provider website and follow the instructions.

Note: Some claims may not be adjustable online. If a claim cannot be adjusted online, a message will appear indicating the claim is not adjustable. In this instance, claim adjustments may be submitted on paper.

EDI Submissions

To submit a corrected facility or professional claim via EDI:

- Enter the frequency code (third digit of the bill type for institutional claims; separate code for professional claims) in Loop 2300, CLM05-3 as one of the following:
  - 7 (corrected claim)
  - 5 (late charges)
  - 8 (void or cancel a prior claim)

- Enter the last 8 digits of the original claim number in Loop 2300, REF segment with an F8 qualifier. For example, for claim #000123456789, enter REF*F8*23456789.

Note: Provider payment disputes that require additional documentation must be submitted on paper.

Paper Submissions

Disputes (not corrected claims) must include a completed Request for Claim Review Form (v1.1). Both corrected claims and disputes, however, should be mailed to the address on the form.

Facility claims

On the UB-04 (CMS-1450) form, enter either 7 (corrected claim), 5 (late charges), or 8 (void or cancel a prior claim) as the third digit in Box 4 (Type of Bill), and enter the original claim number in Box 64 (Document Control Number).

Professional claims

In Box 22 on the CMS-1500 form, enter the frequency code 7 under “Code” and the original claim number in the same box under “Original Ref No.”

Filing Deadline

Tufts Health Plan follows the guidelines described in the Claims Submission Policy. Claims for professional or
outpatient services must be received by Tufts Health Plan within 60 days of the date of service, or within 60 days of the date of hospital discharge for inpatient or institutional services. When a member has multiple insurance plans, the filing deadline for claims submission is 60 days from the date of the primary insurer’s EOB.

**Filing Deadline Adjustments**

To be considered for review, requests for review and adjustment for a claim received over the filing deadline must be submitted within 120 calendar days of the EOP date on which the claim originally denied. Disputes received after 120 calendar days will not be considered.

If the initial claim submission is after the filing deadline and the circumstances for the late submission are beyond the provider’s control, the provider may submit a payment dispute for reconsideration by sending a letter documenting the reason(s) why the claim could not be submitted within the contracted filing deadline and any supporting documentation.

Documented proof of timely submission must be submitted with any request for review and payment of a claim previously denied due to the filing deadline. A completed [Provider Request for Claim Review Form (v1.1)] must also be sent with the request.

For paper claim submissions, the following are considered acceptable proof of timely submission:

- Copy of patient ledger that shows the date the claim was submitted to Tufts Health Plan
- Copy of EOB from the primary insurer that shows timely submission from the date that carrier processed the claim
- Copy of EOB as proof that the member or another carrier had been billed, if the member did not identify him/herself as a Tufts Health Plan member at the time of service

For EDI claim submissions, the following are considered acceptable proof of timely submission:

- For claims submitted through a clearinghouse or MD On-Line, a copy of the transmission report and rejection report showing that the claim did not reject at the clearinghouse or at Tufts Health Plan (two separate reports)
- For claims submitted directly to Tufts Health Plan, the corresponding report showing that the claim did not reject at Tufts Health Plan
- Copy of EOB from the primary insurer that shows timely submission from the date that carrier processed the claim
- Copy of EOB as proof that the member or another carrier had been billed, if the member did not identify him/herself as a Tufts Medicare Preferred HMO/Health Plan SCO member at the time of service

The following are not considered to be valid proof of timely submission:

- Copy of original claim form
- Copy of transmission report without matching rejection/error reports (EDI)
- Verbal requests

Requests for filing deadline adjustments should be sent to the following address:

Tufts Medicare Preferred or Tufts Health Plan SCO  
P.O. Box 9162  
Watertown, MA 02471-9162

**Provider Disputes**

Providers who disagree with the reimbursement, adjudication or denial of a claim may submit a payment dispute to the following address:

Tufts Medicare Preferred or Tufts Health Plan SCO  
P.O. Box 9162  
Watertown, MA 02471-9162

Payment disputes must include a copy of the EOP, appropriate documentation and a completed [Request for Claim Review Form (v1.1)]. Refer to the [Provider Payment Dispute Policy] for more information on the dispute process.

**Note:** Payment disputes cannot be submitted via EDI; however, corrected claims may be submitted via EDI.
using the appropriate frequency code.

Coordination of Benefits

Members may have private health insurance that takes precedence over their Tufts Health Plan coverage. Tufts Health SCO network providers should observe the following rules to determine which plan has the primary obligation to provide benefits:

If the member is covered by more than one health plan at the time of service and Tufts Health 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 EOB to the secondary insurer (Tufts Health Plan).

If a cost-sharing amount is due, it will appear on the EOP at the time of payment the provider may then bill the member. The member must follow plan procedures to receive benefits regardless of whether Tufts Health Plan is the primary or secondary insurer.

If a claim is submitted stating that other coverage exists, a corrected claim must be submitted and received within 60 days of the EOP. Tufts Health Plan is responsible for identifying and coordinating benefits.

Refer to the Coordination of Benefits Policy for additional information. Questions regarding coordination of benefits may be directed to Tufts Health Plan’s COB Department at 617.972.1098.

Filing Deadline for Coordination of Benefits Claims

In the case of multiple insurance carriers, the filing deadline for claims submission is 60 calendar days from the date of the primary insurer’s EOB. When Tufts Health Plan is the secondary payer, providers must submit the EOB from the primary insurer with the claim.

Coordination of Benefits Adjustments

Providers requesting COB adjustments must send a copy of the EOP with the primary carrier’s EOB and the Request for Claim Review Form (v1.1). The original claim will be adjusted accordingly.

Subrogation

Subrogation is another liability recovery activity in which medical costs that are the result of actions or omissions of a third party are recovered from the third party (and/or his insurer). In some instances, Tufts Health Plan has the right to recover the value of services provided to members for which a third party is responsible.

Tufts Health Plan has delegated subrogation recovery services to the Rawlings Company in La Grange, KY, and as a result you may receive correspondence from Rawlings related to duplicate claim payments (e.g., Tufts Health Plan and a motor vehicle carrier). Inquiries related to such claims should be directed to the Rawlings Company representative at the number indicated on the correspondence. All other subrogation questions should be directed to Senior Products Provider Relations.

Note: Do not bill the member or the member’s attorney directly even if you are requested to do so by either of them. If you choose to bill the member or attorney directly, you do so at your own risk.

Motor Vehicle Accidents (No-Fault or PIP Coverage)

Tufts Health Plan coordinates with no-fault auto insurance coverage personal injury protection (PIP) and/or Medical Payment (MedPay) on claims for services rendered as a result of a motor vehicle 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 MVA claims, providers should bill the motor vehicle carrier directly. The no-fault auto insurance coverage is primary for the full PIP coverage and/or any available MedPay coverage.

If further payment is requested after receiving the insurer’s statement or check, providers must bill Tufts Health Plan within the 60 calendar day filing deadline date from the date the statement or check was issued.

Note: Under the provider’s Tufts Health Plan contract, after the member’s PIP and MedPay benefits are exhausted, the member cannot be balance-billed or have a lien filed against their third party settlement or judgment. For additional information, refer to the Motor Vehicle Accident Payment Policy. Contact the Rawlings
Company at 502.587.1279 for questions regarding third-party liability.

Claim Specifications

Completing the UB-04 Form

Use the UB-04 form to complete a Medicare claim for institutional services. To complete this form, refer to the instructions in UB-04 Claim Form Specifications. Field information is required unless otherwise noted. This form may be prepared according to Medicare guidelines as long as all required fields are completed.

Completing the CMS-1500 (02/12) Form

Use the CMS-1500 (02/12) form to submit a Medicare claim for noninstitutional services. All providers, including internal medicine, gynecology and psychiatry, should use ICD-CM diagnosis codes and HCPCS/CPT procedure codes. Oral surgeons may use CDT-3 codes, and dentists may use the ADA procedure codes and ADA form. To complete this form, refer to the instructions in CMS-1500 (02/12) Claim Form Specifications.

Note: Unlisted or miscellaneous codes require notes and/or a description of services rendered to be submitted with the claim. Using unlisted or miscellaneous codes will delay claims adjudication and should be avoided whenever possible. Claims received with unlisted or miscellaneous codes that have no supporting documentation may result in a claim denial and the member may not be held liable for payment.

UB-04 Claim Form Specifications

<table>
<thead>
<tr>
<th>Box</th>
<th>Field Name</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Untitled</td>
<td>M</td>
<td>Name and address of the hospital/provider</td>
</tr>
<tr>
<td>2</td>
<td>Untitled</td>
<td>M</td>
<td>Address of payee (if different from the address in box 1)</td>
</tr>
<tr>
<td>3a</td>
<td>Patient control number</td>
<td>O</td>
<td>3a: Patient account number</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>3b: Medical record number</td>
</tr>
<tr>
<td>4</td>
<td>Type of bill</td>
<td>M</td>
<td>3-digit code to indicate the type of bill. Claim will be returned if the type of bill is missing</td>
</tr>
<tr>
<td>5</td>
<td>Federal tax number</td>
<td>M</td>
<td>Hospital/provider federal tax ID. Claim will be returned if federal tax ID is not on the claim</td>
</tr>
<tr>
<td>6</td>
<td>Statement covers period</td>
<td>M</td>
<td>Beginning and ending service dates of the period covered by this bill (MMDDYYYY). These dates are necessary on all claims. For services received on a single day, both the “from” and “through” dates will be the same. If the “from” and “through” dates differ, then these services must be itemized by date of service (see Box #45)</td>
</tr>
<tr>
<td>7</td>
<td>Untitled</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>8a</td>
<td>Patient ID and name</td>
<td>M</td>
<td>8a: Member ID number</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>8b: Member’s last name, first name and middle initial, if any, as shown on the member’s ID card</td>
</tr>
<tr>
<td>9a</td>
<td>Patient address</td>
<td>M</td>
<td>Member’s mailing address from the patient record</td>
</tr>
<tr>
<td>10</td>
<td>Birth date</td>
<td>M</td>
<td>Member’s date of birth (MMDDYYYY)</td>
</tr>
<tr>
<td>11</td>
<td>Sex</td>
<td>M</td>
<td>Indicate (M)ale or (F)emale</td>
</tr>
<tr>
<td>12</td>
<td>Admission date</td>
<td>M</td>
<td>Date of admission/visit</td>
</tr>
<tr>
<td>13</td>
<td>Admission hour</td>
<td>M</td>
<td>Time (hour: 00–23) of admission/visit</td>
</tr>
<tr>
<td>14</td>
<td>Admission type</td>
<td>M</td>
<td>Code indicating the type of admission/visit</td>
</tr>
<tr>
<td>15</td>
<td>Source of admission (SRC)</td>
<td>M</td>
<td>Code indicating the source of admission/visit</td>
</tr>
<tr>
<td>16</td>
<td>Discharge hour</td>
<td>M</td>
<td>Time (hour: 00–23) the member was discharged</td>
</tr>
<tr>
<td>Box</td>
<td>Field Name</td>
<td>Type</td>
<td>Description</td>
</tr>
<tr>
<td>-----</td>
<td>------------------------------------------</td>
<td>------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>17</td>
<td>STAT (Patient discharge status)</td>
<td>M</td>
<td>Indicates the status of the member as of the through date on bill (interim billing is not allowed and the member's status cannot be 'member')</td>
</tr>
<tr>
<td>18-28</td>
<td>Condition codes</td>
<td>O</td>
<td>Code used to identify conditions relating to this bill (can affect payer processing)</td>
</tr>
<tr>
<td>29</td>
<td>Accident state</td>
<td>M</td>
<td>Enter the state in which accident occurred</td>
</tr>
<tr>
<td>30</td>
<td>Untitled</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>31-34</td>
<td>Occurrence codes and dates</td>
<td>M (if applicable)</td>
<td>Enter the code and associated date defining a significant event relating to this bill that can affect payer processing. Note: Tufts Health Plan requires all accident-related occurrence codes to be reported.</td>
</tr>
<tr>
<td>35-36</td>
<td>Occurrence span code and dates</td>
<td>O</td>
<td>Code and related dates that identify an event that relates to the payment of the claim</td>
</tr>
<tr>
<td>37</td>
<td>Untitled</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>38</td>
<td>Untitled</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>39-41</td>
<td>Value codes and amounts</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>42</td>
<td>Revenue code</td>
<td>M</td>
<td>Most current industry standard revenue codes</td>
</tr>
<tr>
<td>43</td>
<td>Revenue description</td>
<td>M</td>
<td>Narrative description of services/procedures rendered. Use CPT-4/HCPCS definitions whenever possible</td>
</tr>
<tr>
<td>44</td>
<td>HCPCS/rates</td>
<td>M</td>
<td>Use CPT/HCPCS Level II codes for outpatient procedures, services, and supplies. Do not use unlisted codes. If an unlisted code is used, supporting documentation must accompany the claim. Do not indicate rates</td>
</tr>
<tr>
<td>45</td>
<td>Service date</td>
<td>M</td>
<td>Date the indicated service was provided</td>
</tr>
<tr>
<td>46</td>
<td>Units of service</td>
<td>M</td>
<td>Units of service rendered per procedure</td>
</tr>
<tr>
<td>47</td>
<td>Total charges</td>
<td>M</td>
<td>Enter the charge amount for each reported line item. A negative amount will not be accepted.</td>
</tr>
<tr>
<td>48</td>
<td>Noncovered charges</td>
<td>O</td>
<td>Enter any noncovered charges for the primary payer pertaining to the revenue code.</td>
</tr>
<tr>
<td>49</td>
<td>Untitled</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>50 A-C</td>
<td>Payer</td>
<td>M</td>
<td>All other health insurance carriers on file (attach EOB from other carrier, if applicable)</td>
</tr>
<tr>
<td>51</td>
<td>Health plan ID</td>
<td>O</td>
<td>Provider number assigned by health insurance carrier</td>
</tr>
<tr>
<td>52</td>
<td>Rel. info (release of information)</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>53</td>
<td>Asg ben (assignment of benefits)</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>54</td>
<td>Prior payments (payer and patient)</td>
<td>M</td>
<td>Report all prior payment for claim (attach EOB from other carrier, if applicable). A negative amount will not be accepted.</td>
</tr>
<tr>
<td>55</td>
<td>Est. amount due</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>56</td>
<td>NPI</td>
<td>M</td>
<td>Valid NPI number of the servicing provider</td>
</tr>
<tr>
<td>57a-c</td>
<td>Other Prv ID (other provider ID)</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>58a-c</td>
<td>Insured’s name</td>
<td>M</td>
<td>Name of the individual who is carrying the insurance</td>
</tr>
<tr>
<td>59</td>
<td>P. rel (patient’s relationship to insured)</td>
<td>M</td>
<td>Code indicating the relationship of the member to the identified insured/subscriber</td>
</tr>
<tr>
<td>Box</td>
<td>Field Name</td>
<td>Type</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>-------------------------------------------------</td>
<td>------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>60a-c</td>
<td>Insured’s unique ID (health insurance claim/identification #)</td>
<td>M</td>
<td>Member’s ID number, as shown on the Tufts Health Plan ID card</td>
</tr>
<tr>
<td>61a-c</td>
<td>Group name</td>
<td>M</td>
<td>Name of the group or plan through which the insurance is proved to the insured</td>
</tr>
<tr>
<td>62a-c</td>
<td>Insurance group number</td>
<td>M</td>
<td>Identification number, control number, or code assigned by the carrier or administrator to identify the group under which the individual is covered</td>
</tr>
<tr>
<td>63a-c</td>
<td>Treatment authorization code</td>
<td>O</td>
<td>Tufts Health Plan referral/authorization number for outpatient surgical day care services</td>
</tr>
<tr>
<td>64a-c</td>
<td>Document control number</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>65a-c</td>
<td>Employer name</td>
<td>M (if applicable)</td>
<td>Name of the employer for the individual identified in box 58</td>
</tr>
<tr>
<td>66</td>
<td>DX version qualifier</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>67a-q</td>
<td>Principal diagnosis code</td>
<td>M</td>
<td>ICD-CM code describing the principal diagnosis chiefly responsible for causing admission/visit. The code must be to the appropriate digit specification, if applicable. If the diagnosis is accident related, then an occurrence code and accident date are required. Present on admission (POA) indicator should be entered as the 8th character</td>
</tr>
<tr>
<td>68</td>
<td>Other diagnosis codes</td>
<td>M (if applicable)</td>
<td>ICD-CM codes corresponding to additional conditions that coexist at the time of admission or develop subsequently. The code must be to the appropriate digit specification, if applicable.</td>
</tr>
<tr>
<td>69</td>
<td>Admit DX</td>
<td>M</td>
<td>ICD-CM code provided at the time of admission as stated by the provider</td>
</tr>
<tr>
<td>70</td>
<td>Patient reason DX</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>71</td>
<td>PPS code (Prospective Payment System)</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>72</td>
<td>ECI (external cause of injury code)</td>
<td>M (if applicable)</td>
<td>ICD-CM code for the external cause of an injury, poisoning or adverse effect</td>
</tr>
<tr>
<td>73</td>
<td>Untitled</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>74a-e</td>
<td>Principal procedure code (code and date)</td>
<td>M</td>
<td>Most current ICD-CM code to the appropriate digit specification, if applicable, to describe the principal procedure performed for this service billed. Also, enter the date the procedure was performed. Date must be recorded as month and day (MMDD)</td>
</tr>
<tr>
<td>75</td>
<td>Unlisted</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>76</td>
<td>Attending physician</td>
<td>M</td>
<td>Ordering physicians NPI, physician’s last name, first name and middle initial</td>
</tr>
<tr>
<td>77</td>
<td>Operating physician</td>
<td>M (if applicable)</td>
<td>Name and NPI number of the physician who performed the principal procedure</td>
</tr>
<tr>
<td>78–79</td>
<td>Other provider types</td>
<td>O</td>
<td>Optional</td>
</tr>
<tr>
<td>80</td>
<td>Remarks</td>
<td>O</td>
<td>Examples: “COB-related” or “billing for denial purposes only”</td>
</tr>
<tr>
<td>81a-d</td>
<td>ICC</td>
<td>O</td>
<td>Optional</td>
</tr>
</tbody>
</table>
### CMS-1500 (02/12) Form Specifications

<table>
<thead>
<tr>
<th>Box</th>
<th>Field Name</th>
<th>Type</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Type of insurance coverage</td>
<td>O</td>
<td>Check the appropriate box to show health insurance coverage applicable to this claim. This field is optional. If the Other box is checked, complete Box #9.</td>
</tr>
<tr>
<td>1a</td>
<td>Insured’s ID number</td>
<td>M</td>
<td>Enter the member’s current identification number exactly as it appears on the member’s Tufts Medicare Preferred HMO ID card, including the alpha prefix and number suffix. Inaccurate or incomplete ID numbers will delay processing the claim and can result in a denial.</td>
</tr>
<tr>
<td>2</td>
<td>Patient’s name</td>
<td>M</td>
<td>Member’s last name, first name and middle initial, if any, as shown on the member’s ID card.</td>
</tr>
<tr>
<td>3</td>
<td>Patient’s birth date and sex</td>
<td>M</td>
<td>Member’s date of birth and sex.</td>
</tr>
<tr>
<td>4</td>
<td>Insured’s name</td>
<td>M</td>
<td>If the insured and the member are the same person, enter SAME. If the insured and the member are not the same person, enter the name of the insured (last name, first name and middle initial).</td>
</tr>
<tr>
<td>5</td>
<td>Patient’s address</td>
<td>M</td>
<td>Member’s permanent mailing address and telephone number: 2nd line: street address, city and state 3rd line: zip code and telephone number</td>
</tr>
<tr>
<td>6</td>
<td>Patient relationship to insured</td>
<td>M</td>
<td>Member’s relationship to the insured (i.e., self)</td>
</tr>
<tr>
<td>7</td>
<td>Insured’s address</td>
<td>M</td>
<td>If the insured’s address is the same as member’s address, enter SAME. If the insured’s address is different than the member’s address, enter insured’s permanent mailing address (street number and name, city, state, zip code) and telephone number, if available.</td>
</tr>
<tr>
<td>8</td>
<td>Reserved for NUCC use</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Other insured’s name</td>
<td>M</td>
<td>If the insured is the same as the person in Box #4, enter SAME. If the insured is not the same as the person in Box #4, enter name of the other insured (last name, first name and middle initial).</td>
</tr>
<tr>
<td>9a</td>
<td>Other insured’s policy or group number</td>
<td>M</td>
<td>If the other insured is covered under another health benefit plan, enter the other insured’s policy or group number.</td>
</tr>
<tr>
<td>9b</td>
<td>Reserved for NUCC use</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>9c</td>
<td>Reserved for NUCC use</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>9d</td>
<td>Insurance plan name or program name</td>
<td>M</td>
<td>Other insured’s insurance plan name or program name and attach the other insurer’s EOB to the claim.</td>
</tr>
<tr>
<td>Box</td>
<td>Field Name</td>
<td>Type</td>
<td>Instructions</td>
</tr>
<tr>
<td>------</td>
<td>-----------------------------------------------</td>
<td>------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>10a-c</td>
<td>Is patient's condition related to:</td>
<td>M</td>
<td>For each category (Employment, Auto Accident, Other Accident), check either YES or NO. When applicable, attach an EOB or letter from the auto carrier indicating that personal injury protection (PIP) benefits have been exhausted. State postal code where the auto accident occurred</td>
</tr>
<tr>
<td>10d</td>
<td>Claim codes</td>
<td>O</td>
<td>Up to 4 claim condition codes may be entered</td>
</tr>
<tr>
<td>11</td>
<td>Insured’s policy group or FECA number</td>
<td>M</td>
<td>If the insured has other insurance, indicate the insured’s policy or group number.</td>
</tr>
<tr>
<td>11a</td>
<td>Insured’s date of birth and sex</td>
<td>M</td>
<td>Insured’s date of birth and sex if different from the information in Box #3.</td>
</tr>
<tr>
<td>11b</td>
<td>Other claim ID</td>
<td>O</td>
<td>Enter 2-character qualifier found in 837 electronic claim to the left of the dotted line. Enter claim number from other insured’s plan to the right of the dotted line</td>
</tr>
<tr>
<td>11c</td>
<td>Insurance plan name or program name</td>
<td>M</td>
<td>Insurance plan or program name, if applicable (this field is used to determine if supplemental or other insurance is involved)</td>
</tr>
<tr>
<td>11d</td>
<td>Is there another health benefit plan?</td>
<td>M</td>
<td>Check YES or NO to indicate if there is another primary health benefit plan. For example, a member may be covered under insurance held by a spouse, parent, or other person</td>
</tr>
<tr>
<td>12</td>
<td>Patient’s or authorized person's signature</td>
<td>M</td>
<td>If the signature is not on file, the member or authorized representative must sign and date this box. If the signature is on file, enter Signature on File. If an authorized representative signs, indicate this person’s relationship to the member</td>
</tr>
<tr>
<td>13</td>
<td>Insured’s or authorized person's signature</td>
<td>M</td>
<td>If the signature is not on file, the insured or authorized representative must sign this block to authorize payment of benefits to the participating practitioner or supplier. If the signature is on file, enter Signature on File</td>
</tr>
<tr>
<td>14</td>
<td>Date of current illness, injury or pregnancy (LMP)</td>
<td>O</td>
<td>Date of current illness, injury or pregnancy in the designated MMDDYY space. Qualifier found in the 837 electronic claim to the right of the QUAL dotted line</td>
</tr>
<tr>
<td>15</td>
<td>Other date</td>
<td>O</td>
<td>Qualifier found in the 837 electronic claim between the dotted lines to the right of QUAL. Date in the designated MMDDYY space</td>
</tr>
<tr>
<td>16</td>
<td>Dates patient unable to work in current occupation</td>
<td>O</td>
<td>Enter dates if the member is unable to work in current occupation. An entry in this box could indicate employment-related insurance coverage</td>
</tr>
<tr>
<td>Box</td>
<td>Field Name</td>
<td>Type</td>
<td>Instructions</td>
</tr>
<tr>
<td>-----</td>
<td>-----------------------------------------------</td>
<td>------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| 17  | Name of referring provider or other source    | O    | Enter 2-character qualifier found in 837 electronic claim to the left of the dotted line Enter the name of the referring and/or ordering practitioner or other source if the member:  
- Was referred to the performing practitioner for consultation or treatment  
- Was referred to an entity, such as clinical laboratory, for a service  
- Obtained a practitioner’s order for an item or service from an entity, such as a DME supplier |
| 17a-b | ID number of referring physician              | O    | NPI-assigned practitioner ID number of the referring or ordering practitioner  
Reffing practitioner information is required if another practitioner referred the member to the performing practitioner for consultation or treatment  
Ordering practitioner information is required if a physician ordered the diagnostic services, test or equipment |
| 18  | Hospitalization dates related to current services | M    | Admission and discharge dates when a medical service was furnished as a result of, or subsequent to, a related hospitalization |
| 19  | Additional claim information (designated by NUCC) | O    | Additional claim information |
| 20  | Outside lab                                   | O    | Check YES or NO to indicate if laboratory work was performed outside the practitioner’s office |
| 21  | Diagnoses                                     | M    | Up to 12 ICD-CM 12 codes in priority order (primary, secondary condition) may be entered. Codes are arrayed across the box. |
| 22  | Resubmission code                             | O    | Identifies a resubmission code |
| 23  | Prior authorization/referral number           | O    | If applicable, enter the inpatient notification or prior authorization number |
| 24a | Date(s) of service                            | M    | Dates for each procedure in MMDDYY format, omitting any punctuation  
Itemize each date of service.  
Do not use a date range |
| 24b | Place of service                              | M    | Appropriate place of service code |
| 24c | EMG                                           | N/A  | Check this item if the service was rendered in a hospital or emergency room |
| 24d | Procedures, services, or supplies             | M    | Valid CPT/HCPCS procedure codes and any modifiers |
| 24e | Diagnosis pointer                             | M    | Diagnosis reference letter for up to 4 ICD-CM codes, as shown in box #21, to relate the date of service and the procedures performed to the appropriate diagnosis.  
Maximum of 4 letters that refer to four diagnosis codes.  
If multiple services are being performed, enter the diagnosis codes warranting each service. |
<p>| 24f | $ Charges                                     | M    | Charges for each listed service |</p>
<table>
<thead>
<tr>
<th>Box</th>
<th>Field Name</th>
<th>Type</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>24g</td>
<td>Days or units</td>
<td>M</td>
<td>Days or units of service rendered for the procedures reported in Box 24d</td>
</tr>
<tr>
<td>24h</td>
<td>EPSDT family plan</td>
<td>O</td>
<td>Check only if EPSDT or family planning services were used</td>
</tr>
</tbody>
</table>
| 24i | ID QUAL | O    | Check only if the service was rendered in a hospital emergency room  
**Note:** If this box is checked, the place of service code in Field #24b should match. |
| 24j | Rendering provider ID # | M    | Rendering practitioner’s NPI number (if different from billing practitioner) |
| 25  | Federal Tax ID number | M    | Practitioner/supplier’s federal tax ID, employer ID number, or Social Security number |
| 26  | Patient’s account number | O    | Member’s account number assigned by the physician’s/supplier’s accounting system  
**Note:** This is an optional field to enhance member identification by the practitioner or supplier. |
| 27  | Accept assignment? | M    | Indicate if the practitioner accepts assignment for the claim (by checking yes, the practitioner agrees to accept the amount paid by Medicare or CHAMPUS as payment in full for the encounter) |
| 28  | Total charge | M    | Total charges for the services (total of all charges in Box 24f). |
| 29  | Amount paid | M    | Total amount paid by any other carrier/entity for the submitted charges in Box 28  
Attach supporting documentation of any payments (e.g., EOB, EOP or a copy of a cancelled check, if applicable) |
| 30  | Reserved for NUCC use | O    | |
| 31  | Signature of physician or supplier including degrees or credentials | M    | If the signature is not on file, have the physician/supplier or authorized representative sign and date this block.  
If the signature is on file, enter Signature on File. |
| 32, 32a-b | Service facility location information | M    | If other than home or office, enter the name and address of the facility where services were rendered to the member, enter NPI number for the facility (or other ID number, if applicable) |
| 33, 33a | Billing provider info and phone | M    | 33: Name and payment address of the entity receiving payment (this must match the Tax ID and name on file with the IRS)  
33a: NPI number for the entity receiving payment |
MEMBER APPEALS AND GRIEVANCES

Members have the right to file a complaint if they have concerns or problems related to their coverage or care. Appeals and grievances are two different types of member complaints, as defined in the CMS Medicare Managed Care Manual and Prescription Drug Benefit Manual. Appeals are intended to review an adverse organization determination for health care services and/or drugs that the member feels they are entitled to. Grievances are intended to address concerns or problems members have with their coverage or care.

- Appeals
- Grievances

Quality Improvement Organizations

Quality improvement organizations (QIO) are groups of health care professionals that monitor the quality of care provided to Medicare members enrolled in Medicare Advantage products with CMS, including Tufts Medicare Preferred HMO/Tufts Health Plan SCO members. The Livanta review process is designed to help prevent any improper practices. This process is separate and distinct from the Tufts Health Plan grievance process.

Livanta Beneficiary and Family-Centered Care is the QIO (BFCC-QIO) for Massachusetts. Tufts Medicare Preferred HMO and Tufts Health Plan SCO members concerned about the quality of care received may also file a complaint with Livanta at 866.815.5440.

In accordance with the Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985, as amended by the Omnibus Budget Reconciliation Act (OBRA) of 1986, Tufts Health Plan participates in external reviews of its QI program for members enrolled in Tufts Medicare Preferred HMO or Tufts Health Plan SCO plans. The responsibilities of each organization that conducts the external review of Tufts Medicare Preferred HMO/Tufts Health Plan SCO are delineated in Tufts Health Plan’s agreement with Livanta.

Livanta Contact Information

Livanta
BFCC-QIO Program
9090 Junction Drive, Suite 10
Annapolis Junction, MD 20701
Phone: 866.815.5440
TTY: 866.868.2289
Fax: 855.236.2423
livanta.com

Livanta Reviews

Livanta maintains a review system to ensure that services provided to Medicare beneficiaries enrolled in Medicare health plans are of adequate quality across all settings. This review system addresses the following issues:

- Appropriateness of treatment
- Potential for under-utilization of services
- Accessibility to services
- Potential for premature discharge of patients
- Timeliness of services provided
- Appropriateness of the setting for the provision of services
- Appropriateness of the Medicare health plan’s activities to coordinate care (e.g., adequacy of discharge planning and follow-up of abnormal diagnostic studies)

Livanta will notify Tufts Health Plan regarding issues that include results of Livanta’s review activities, unless otherwise specified in Livanta’s agreement with CMS. These issues will be identified as quality of care concerns or documentation concerns.

Tufts Health Plan will be notified when a Livanta review indicates a quality problem regarding an out-of-plan emergency or urgently needed care that an out-of-plan hospital, SNF, or other health care facility provided to a
member, and the problem is attributable to the institution. However, the quality problem identified with respect to these services will be attributed to the out-of-plan provider/practitioner, rather than to Tufts Health Plan.

**Appeals**

A **Part C appeal** is a review of adverse organization determinations for health care services an enrollee believes he/she is entitled to receive, including delay in providing, arranging for, or approving the health care services (such that a delay would adversely affect the health of the enrollee), or on any amounts the enrollee must pay for a service as defined in 42 CFR 422.566(b). These procedures include reconsideration by the Medicare health plan, and if necessary, an independent review entity, hearings before administrative law judges (ALJs), review by the Medicare Appeals Council (MAC) and judicial review.

A **Part D appeal** is defined as “any of the procedures that deal with the review of adverse coverage determinations made by the Part D plan sponsor on the benefits under a Part D plan the enrollee believes he/she is entitled to receive, including a delay in providing or approving the drug coverage (when a delay would adversely affect the health of the enrollee), or on any amounts the enrollee must pay for the drug coverage, as defined in §423.566(b). These procedures include redeterminations by the Part D plan sponsor, reconsiderations by the independent review entity (IRE), Administrative Law Judge (ALJ) hearings, reviews by the Medicare Appeals Council (MAC), and judicial reviews.”

**Note:** Tufts Health Plan and its network providers must not treat members unfairly or discriminate against them because they initiate a complaint.

**Executive Office of Health and Human Services Board of Hearings (EOHHS BOH)**

Upon receipt of a written notice of Tufts Health Plan’s decision to deny, terminate, or reduce services, both Tufts Health Plan SCO dual members and Medicaid-only members may file an internal appeal. If the internal appeal decision upholds the original service denial, members may request an external review by the BOH. The BOH will render a final decision within the time limits specified under MassHealth’s Fair Hearing Rules (130 CMR 610.015[D]). Pursuant to 130 CMR 610.016, if a member elects a provider to be their appeal representative, the provider may request a BOH review of Tufts Health Plan’s internal appeal decision to uphold the initial decision to deny, terminate, suspend, or reduce services.

The member must submit a request for a BOH appeal, in writing, no later than 120 calendar days from the date of mailing of Tufts Health Plan’s internal appeal decision.

A member can choose to continue receiving requested services from Tufts Health Plan during the BOH appeal process. If the member wants to receive such continuing services, the member or their authorized appeal representative must submit the BOH appeal request within ten calendar days from the date of the internal appeal denial letter and indicate that they want to continue to get these services.

If the BOH decides in the member’s favor, Tufts Health Plan must authorize or provide the service in dispute as expeditiously as the member’s health condition requires but no later than 72 hours from the date Tufts Health Plan receives the notice of the BOH decision. If the outcome of the BOH external review upholds Tufts Health Plan decision, the member will not be financially responsible for the services provided during the review period. If Tufts Health Plan or the member disagrees with the BOH decision, there are further levels of appeal available, including judicial review of the decision under M.G.L. c. 30A. Tufts Health Plan must comply with any final decision upon judicial review.

**Fast-Track Appeals**

A fast-track appeal is appropriate when the member disagrees with the coverage termination decision from a skilled nursing facility (SNF), home health agency (HHA), or comprehensive outpatient rehabilitation facility (CORF), or upon notification of discharge for an inpatient hospital stay.

To initiate a fast-track review, the member must submit a fast-track appeal request within the required time frame to Livanta. Once an appeal is filed, beneficiaries remain entitled to continuation of coverage for their inpatient hospital stay, SNFs, HHAs, or CORFs until Livanta renders a decision. Livanta may be contacted by the member (or member’s representative), attorney, or court-appointed guardian. Livanta is authorized by Medicare to review the services noted above provided to Tufts Medicare Preferred HMO/Tufts Health Plan SCO members.

The provider must submit a copy of the important message (IM) or Notice of Medicare Noncoverage (NOMNC)
and documentation from the medical record supporting the member’s discharge from services to Livanta. Submission of these documents is a condition of payment and failure to submit these upon request may result in a claim denial.

The following documentation supporting the member’s discharge from the current level of services is required:

1. Valid IM/NOMNC
2. At a minimum, the medical record must include all of the following:
   a. An attending practitioner’s (e.g., MD or NP) progress note, written within two calendar days of delivery of IM/NOMNC and including all of the following:
      i. A statement that the member’s current condition is stable and he/she is ready for discharge
      ii. A statement that the member no longer requires or will benefit from current level of services
      iii. An outline of the member’s discharge plan: where member will be discharged to and what the transition of care plan is
   b. A attending practitioner’s order to discharge member from the current level of services, documented in the medical record by the date that the IM/NOMNC is issued.
   c. A progress note from each applicable rehabilitation service (physical, occupational, and/or speech therapy) describing the member’s current functional level, stability of their medical condition and a description of the discharge plan including any treatments to be carried out after discharge

If Livanta agrees with the member and overturns the decision to discharge, the member will be reinstated. The process recommences if/when the member is ready to be discharged again.

Tufts Health Plan monitors compliance with the time frame associated with Livanta hospital discharge appeals. If the member misses the Livanta deadline (up until noon on the day of discharge), they have the right to call Senior Products provider Relations at 800.701.9000 to request an expedited appeal. Tufts Health Plan generally makes a decision within 72 hours. During the fast-track appeals process, the member may not be held financially responsible for coverage of the requested services until an appeal determination has been made by Livanta.

Standard and Expedited Appeals

A member (or provider acting on the member’s behalf) may appeal any adverse organization determinations or coverage determinations they believe they are entitled to receive, including delay in providing, arranging for, or approving the health care services (such that a delay would adversely affect the health of the member), or any amounts the member must pay for.

These appeals can include hospital discharge decisions, as well as SNF/HHA/CORF discharge decisions if the member missed the QIO (Livanta) deadline.

The following procedures apply to both Tufts Health Plan SCO dual eligible members and Medicaid-only members with a few exceptions. The additional levels of appeal available to Tufts Health Plan SCO members include the independent review entity reconsideration.

Note: The ALJ hearing, MAC review and the judicial review are only available to dual eligible members, but not available to the Medicaid-only members. For Medicaid covered services, members have an additional right to appeal to the MassHealth Board of Hearings (see above).

The following procedures include reconsideration by Tufts Health Plan and, if necessary, the IRE, (MAXIMUS Federal Services, Inc.), hearings before a Social Security Administration ALJ, review by the MAC, and judicial review, as well as hearings at the MassHealth Board of Hearings.

Standard Member Appeals

In most cases the organization determination and coverage determinations are final unless a member contacts Tufts Health Plan within 60 calendar days of receiving the determination (or longer if there is a reason for a good cause extension). If a member requests reconsideration (appeal) of a denial, Tufts Health Plan follows the standard member appeals procedure below. The appeal procedure takes place after the adverse organization determination has been issued by Tufts Health Plan.

Appeals Procedure for Part C Services

1. The member submits a written request for reconsideration to the Appeals and Grievances Department
or a verbal request through the Senior Products Member Relations Department. For preservice requests, the treating provider may also request an appeal verbally or in writing without being appointed as the member’s representative as long as the provider notifies the member the provider is filing the appeal. For post-service requests, the provider must be appointed as the member’s representative.

a. The Appeals and Grievances Department receives and reviews the appeal and, if needed, will request additional documentation.

b. The member can identify an Appointment of Representative (AOR) as an authorized representative to act on their behalf during the appeal process.

   Note: If the member does have an AOR or activated health care proxy, all correspondence regarding the appeal must be sent to the AOR instead of the member.

c. The Appeals and Grievances Department consults with other Tufts Health Plan departments when appropriate, and completes the investigation and notifies the member as expeditiously as the member’s health condition requires, not exceeding 30 calendar days (preservice requests) or 60 calendar days (post-service requests) from the date the reconsideration request was received (or no later than upon expiration of a 14 calendar-day extension), regardless of whether or not the organization determination was overturned.

d. For Tufts Health Plan SCO members, the Appeals and Grievances Department completes the investigation and notifies the member as expeditiously as the member’s health condition requires, not exceeding 30 calendar days for either preservice or post-service requests from the date the reconsideration request was received (or no later than upon expiration of a 14 calendar-day extension), regardless of whether or not the organization determination was overturned.

2. Tufts Health Plan may extend a preservice review time frame up to 14 calendar days if the extension is requested by the member, or if Tufts Health Plan determines that additional information is necessary and the delay is in the best interest of the member (e.g., additional diagnostic testing or consultation with medical specialists). Lack of availability of plan provider medical records is not considered an acceptable reason for delay. Tufts Health Plan may extend the SCO preservice and post-service review time frame up to 14 calendar days for the reasons stated above.

3. If the organization determination was not overturned, the notice informs the member that all relevant information was forwarded to the CMS reconsideration contractor, MAXIMUS Federal Services, Inc.

   Note: Forwarding an appeal to MAXIMUS Federal Services, Inc. does not apply to Medicaid-only members or to SCO Dual members (dually eligible for both Medicare and Medicaid) requesting Medicaid-only covered services.

**Appeals Procedure for Part D Services**

1. The member sends a written request for reconsideration to the Appeals and Grievances Department or a verbal request through Senior Products Member Relations at 800.701.9000. For preservice requests, the prescribing provider may also request an appeal verbally or in writing without being appointed as the member’s representative as long as the provider notifies the member that he/she is filing the appeal on the member’s behalf.

   a. The Appeals and Grievances Department receives and reviews the appeal and, if needed, will request additional documentation.

   b. The member can identify an AOR to act on their behalf during the appeal process.

      Note: If the member does have an AOR or activated health care proxy, all correspondence regarding the appeal must be sent to the AOR instead of the member.

   c. The Appeals and Grievances Department consults with other Tufts Health Plan departments when appropriate, and completes the investigation as expeditiously as the member’s health condition requires, not exceeding seven calendar days from the date the redetermination request was received for pre-service requests. Requests for reimbursement are completed within 14 calendar days from the date the redetermination request was received.
2. Tufts Health Plan may not extend the review time frame beyond seven calendar days for Part D appeals.

3. If the coverage determination was not overturned, the notice informs the member of the right to submit a reconsideration request to MAXIMUS Federal Services, Inc. Included with the decision notice is a Request for Reconsideration notice for the member to send to the MAXIMUS Federal Services, Inc.

**Independent Review Entity (IRE) Review and Additional Appeal Levels**

1. MAXIMUS Federal Services, Inc. is the IRE that reviews the information provided by Tufts Health Plan and requests any additional documentation needed from either Tufts Health Plan or the member. MAXIMUS Federal Services, Inc. is a separate entity from Livanta.

2. MAXIMUS Federal Services, Inc.’s reconsideration determination is final and binding, unless a request for a hearing before an ALJ is filed within 60 calendar days of receiving the reconsideration notice.

3. Any member may request a judicial review (after notifying other parties) of an ALJ decision, if the amount in controversy meets the appropriate threshold (new thresholds are published by CMS every fall) and the Medicare Appeals Council (MAC) has denied the member's request for review.

4. Any decision by Tufts Health Plan, MAXIMUS Federal Services, Inc., the ALJ, or the MAC may be reopened within 12 months or within four years for good cause. Once a revised determination or decision is issued, any party may file an appeal.

**Expedited Appeals**

An expedited appeal is a review of a time-sensitive adverse organization determination or coverage determination that a member believes that he/she is entitled to receive, including:

- Any delay in providing, arranging for, or approving health care services/medications that would adversely affect the health of the member
- Reduction or stoppage of treatment or services that would adversely affect the member’s health

*Note: Time-sensitive is defined as a situation in which applying the standard decision time frame could seriously jeopardize a member’s life, health, or ability to regain maximum function.*

Members, their representatives, or any treating or prescribing physician (regardless of whether the provider is affiliated with Tufts Health Plan) can request an expedited appeal. Verbal and written requests for expedited appeals are accepted. If the request meets the necessary time-sensitive criteria, a decision will be made within 72 hours of receipt of the request, unless an extension is needed. Extensions of up to 14 calendar days can be granted if in the best interest of the member.

*Note: Extensions are not allowed for expedited Part D appeals.*

**External Appeal Resources**

Both members and providers may contact Livanta regarding specific issues and/or to notify Livanta of any faxes sent during nonbusiness hours:

Livanta
BFCC-QIO Program
9090 Junction Drive, Suite 10
Annapolis Junction, MD 20701

Phone: 866.815.5440
Appeals fax: 855.236.2423
TTY: 866.868.2289
livanta.com

Providers may access appeals information on the CMS [website](#) as well as at the following links:

- [Medicare Managed Care Appeals and Grievances](#)
- [Beneficiary Notices Initiative (BNI)](#)
- [Advance Notice Form Instructions](#)
Grievances

A **Part C** grievance is any complaint or dispute, other than an organization determination, expressing dissatisfaction with the manner in which a Medicare health plan or delegated entity provides health care services, regardless of whether any remedial action can be taken. An enrollee or their representative may make the complaint or dispute, either orally or in writing, to a Medicare health plan, provider, or facility. An expedited grievance may also include a complaint that a Medicare health plan refused to expedite an organization determination or reconsideration, or invoked an extension to an organization determination or reconsideration time frame.

In addition, grievances may include complaints regarding the timeliness, appropriateness, access to, and/or setting of a provided health service, procedure or item. Grievance issues may also include complaints that a covered health service procedure or item during a course of treatment did not meet accepted standards for delivery of health care.

A **Part D** grievance is any complaint or dispute, other than a coverage determination or an LEP determination, expressing dissatisfaction with any aspect of the operations, activities, or behavior of a Part D plan sponsor, regardless of whether remedial action is requested. A grievance may also include a complaint that a Part D plan sponsor refused to expedite a coverage determination or redetermination. Grievances may include complaints regarding the timeliness, appropriateness, access to, and/or setting of a provided item.

Grievance Procedure

Per regulatory guidelines, Tufts Health Plan has established a forum for members or authorized representatives to express concerns regarding their experiences with health care providers. The member grievance procedure, allows for the documentation and review of member complaints, as follows:

1. Upon receipt of a verbal or written complaint, the grievance specialist/intake coordinator acknowledges either verbally or in writing that the complaint was received and will be reviewed within 30 calendar days (or within 24 hours if the grievance is expedited). All grievances pertaining to clinical care and/or services issues are reviewed within the Quality Management (QM) Department. All grievances pertaining to provider billing, along with operations and activities of Tufts Health Plan are reviewed within the Appeals and Grievances or QM departments. The QM and Appeals and Grievances departments can accept any information or evidence concerning the grievance orally or in writing.

2. In most instances, providers or their office managers (depending on the specific situation) are notified either verbally or in writing about the complaint and asked for input.

3. If the complaint pertains to a quality of care issue (clinical grievance), the QM RN Specialist evaluates the information. The clinical grievance is assigned a severity and preventability rating related to the issue or concern. The provider is notified of the results of the quality review. All grievances and their respective ratings are entered into our secured quality database for tracking and trending purposes. This data becomes part of the provider’s credentialing file and is reviewed periodically.

It is the member’s responsibility to notify Tufts Health Plan of concerns about their health care services. It is the responsibility of all network providers to participate in our grievance review process.

Providers are expected to respond to a request for information within five business days, as it is standard for providers to respond to the plan’s request for information in investigating member grievances. This turnaround time is required to ensure that the plan meets its regulatory and accreditation requirements to the member and remains compliant with all state and federal requirements.
FINANCIAL PROGRAMS

Risk Adjustment

Under a Medicare Advantage contract, Tufts Health Plan receives revenue from CMS each month. This payment to Tufts Health Plan, as a contractor, constitutes federal funds and therefore subjects Tufts Health Plan and its participating providers to applicable laws.

The CMS payment amount is based solely upon a risk adjustment methodology used to adjust payments based on the care required to treat a condition. Each year, a member is given a risk score based on their historical diseases and demographic characteristics that impact their costs/payments for that year. Documentation for conditions must be submitted to CMS annually, particularly documentation for chronic conditions. The risk score may also be adjusted from year to year to reflect changes to the risk score model as determined by CMS.

The risk adjustment model is a lagged model, meaning that current year revenue is based on the previous year’s risk scores. The Tufts Health Plan Risk Adjustment Department oversees multiple programs aimed at capturing a more accurate depiction of a member’s risk score. These include but are not limited to chart reviews, comprehensive health assessments, and prospective assessment forms, and other point of care coding improvement campaigns. Administrative costs incurred and additional revenue realized from these programs are shared with participating groups based on their contract arrangements.

Reimbursement

Hospital Service Fund (HSF)

Through a contractual arrangement with CMS, an HSF is established for each medical group. Each month, a percentage of the PMPM amount received from CMS is credited to the HSF for a member who has selected a PCP from that medical group. The HSF is included in a Summary of Fund Services table. This summary is not all-inclusive.

PCP Payments

A specified per member per month (PMPM) payment may be paid to the medical group based on the number of Tufts Medicare Preferred HMO members who have selected providers participating through the medical group as their PCPs. The predetermined PMPM amount is paid to the medical group for certain services that the medical group PCPs provide directly to its Tufts Medicare Preferred HMO members. This type of payment arrangement, i.e., capitation, is made to the medical group monthly.

The balance of the medical services fund is held by Tufts Health Plan to pay specialty and other services for which the medical group is financially responsible. Tufts Health Plan is responsible for general program administration and management.

Specialists

Tufts Health Plan makes payments to specialists and other providers. The amount paid is debited against the medical group’s medical services fund. Tufts Health Plan administers payment amounts and methodologies, such as fee for service and capitation, according to the specialist’s contract. Noncontracting providers are paid according to Medicare regulations.

Out-of-Area Services

Tufts Medicare Preferred HMO’s out-of-area benefit covers urgent and emergent events occurring when a member is 30 miles or more from their home hospital (as identified by their PCP selection). A Tufts Medicare Preferred HMO Care Manager manages out-of-area services for both internally and externally managed groups. When a group or PCP (rather than Tufts Health Plan) authorizes out-of-area care in advance of the service or at time of service, the care is the responsibility of the medical group. For additional information, refer to the Prior Authorizations chapter.
Medical Group Financial Responsibility

Any out-of-area services prospectively authorized by the medical group are the medical group’s financial responsibility.

Tufts Health Plan sends a weekly referral report to medical groups regarding claims for members in their group. This report includes claims for which Tufts Health Plan has not received a referral and provides the PCP an opportunity to authorize or deny payment of billed services. If the report is returned authorizing any service, claims for the service will be paid from the medical group’s fund. If the report is not reviewed, the claims will be paid from the medical groups’ fund per CMS regulations.

Medicare Advantage regulation requires that Medicare Advantage plans pay for medically necessary dialysis services from any qualified provider chosen by a member when the member is temporarily outside the plan’s service area. Furthermore, Medicare Advantage regulation states that Medicare Advantage plans cannot require prior authorization or advance notification for dialysis services as a condition of coverage when a member is temporarily outside the service area.

Because chronic renal dialysis is considered anticipated, regularly scheduled care and the payment of out-of-area routine for chronic dialysis is the responsibility of the medical group.

Services Received under Contracts

Tufts Medicare Preferred HMO is a Medicare Advantage plan, as such, Tufts Health Plan may not compensate, directly or indirectly, for services furnished to a Medicare enrollee by a provider or other health care practitioner who has filed with the local Medicare carrier an affidavit promising to furnish Medicare-covered services to Medicare beneficiaries only through private contracts.

Pharmacy Services

All Medicare beneficiaries are eligible to enroll in the Medicare Part D prescription drug plan. Tufts Medicare Preferred HMO members may voluntarily choose an option without pharmacy coverage or with pharmacy coverage. Monthly pharmacy premiums vary by plan design.

Stop Loss Reinsurance

Medical

Medical stop-loss is a reinsurance program that may be purchased by the medical group from Tufts Health Plan in conjunction with hospital stop-loss and aggregate stop-loss to cover the costs of medical services that exceed a specified cost-sharing amount per member per calendar year. Under this program, a certain percentage of the cost in excess of the cost-sharing amount is credited back to the MSF at the time of settlement of the fund.

Hospital

Hospital stop-loss is a reinsurance program that may be purchased by the medical group from Tufts Health Plan in conjunction with medical stop-loss. The hospital stop-loss covers the costs of hospital services that exceed a specified cost-sharing amount per member per calendar year. Under this program, a certain percentage of the cost in excess of the cost-sharing amount is credited back to the hospital service fund (HSF) at the time of settlement of the fund.

Aggregate

Aggregate stop-loss is a reinsurance program made available by Tufts Health Plan in conjunction with medical stop-loss and hospital stop-Loss. The aggregate stop-loss provides additional protection to the medical group and its providers against the medical group’s share of any deficit in the MSF and HSF.

Reinsurance Coverage

Tufts Health Plan may adjust stop-loss limits and coverage, aggregate or individual, or require the medical group to adjust its own stop-loss and coverage, applicable to services provided to Tufts Medicare Preferred HMO
members to comply with state or federal law or regulations or contractual obligations imposed by government entities.

Applicable coverage limits (aggregate or individual) and capitation adjustments are determined by Tufts Health Plan based on information disclosed to Tufts Health Plan by its participating providers. In certain circumstances, upon approval in advance from Tufts Health Plan, the medical group may purchase reinsurance from an outside vendor as an alternative to the stop-loss coverage offered by Tufts Health Plan.

All risk arrangements with providers must meet applicable federal regulations regarding placing providers at substantial financial risk. This may be accomplished by participation in Tufts Health Plan’s reinsurance program or by purchase of reinsurance from an outside vendor. Any reinsurance purchased from an outside vendor must meet Tufts Health Plan’s requirements in effect from time to time, including compliance with all state and federal regulations.

A summary of the services covered in each fund is listed in the following table. This summary is intended to be illustrative and is not all-inclusive. Refer to the provider’s contract with Tufts Health Plan for specific services related to your arrangement.

### Summary of Fund Services

<table>
<thead>
<tr>
<th>Hospital Services Fund (including ancillary services)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Inpatient hospital care, including behavioral health/substance use disorder (BH/SUD) day treatment</td>
</tr>
<tr>
<td>• Skilled nursing facilities (SNFs)</td>
</tr>
<tr>
<td>• Hospital-based provider services</td>
</tr>
<tr>
<td>• Ambulance transportation</td>
</tr>
<tr>
<td>• In-area emergency department (ED)</td>
</tr>
<tr>
<td>• Home health care</td>
</tr>
<tr>
<td>• Ambulatory surgery, including hospital/surgical</td>
</tr>
<tr>
<td>• Dialysis for end-stage renal disease (ESRD)</td>
</tr>
<tr>
<td>• Other services including, but not limited to surgical devices, chemotherapy, drugs and radiation therapy</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Medical Services Fund (MSF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• In-area inpatient and outpatient provider services</td>
</tr>
<tr>
<td>• Out-of-area provider services if authorized by the group</td>
</tr>
<tr>
<td>• Outpatient pathology, radiology and diagnostics, including preventive screening</td>
</tr>
<tr>
<td>• Outpatient BH/SUD</td>
</tr>
<tr>
<td>• Outpatient speech, physical and occupational therapies</td>
</tr>
<tr>
<td>• Durable medical equipment (DME)</td>
</tr>
<tr>
<td>• Health education and preventive services. Tufts Medicare Preferred HMO must provide coverage to a member for renal dialysis services provided by noncontracting providers while the member is temporarily outside the service area</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Health Plan Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>• All nonelective (primary care and specialty) out-of-area services not authorized by the group</td>
</tr>
<tr>
<td>• Vision, fitness, wellness, and weight-loss programs</td>
</tr>
<tr>
<td>• Marketing and customer service</td>
</tr>
<tr>
<td>• Provider group support programs</td>
</tr>
</tbody>
</table>

### Settlement of Funds

#### Medical Services

The MSF is settled according to contract terms to determine the relationship between credits and expenses. The MSF capitation credit, inclusive of any applicable coordination of benefits and subrogation and any credits relating to the MSF reinsurance coverage, will be compared to the MSF expenses, inclusive of estimated incurred but not yet reported claims.

If the MSF capitation credit exceeds the MSF expenses, the surplus is paid to the medical group. If the MSF
expenses exceed the MSF capitation credit, the medical group will be invoiced for the deficit. Future month’s capitation payments to the medical group may be adjusted to balance an actual or projected deficit.

Hospital Services

The HSF is periodically settled according to the contract terms to determine the relationship between credits and expenses. The HSF capitation credit, inclusive of any applicable coordination of benefits and subrogation and any credits relating to the HSF reinsurance coverage, will be compared to the HSF expenses, inclusive of the value of the services rendered and estimated incurred but not yet reported claims.

If the HSF capitation credit exceeds the HSF expenses, the surplus is paid to the hospital. If the HSF expenses exceed the HSF capitation credit, the hospital will be invoiced for the deficit. The medical group shares financial risk with the hospital for any deficit or surplus as defined in the group contract. The medical group’s share of the hospital surplus or deficit is combined with the settlement of the medical group’s MSF.

Pharmacy

Part D requires Medicare Advantage plans to share risk directly with CMS. The medical group is not at risk.

Special Member Status

Hospice Election

Members certified as terminally ill by their PCP or attending provider may elect the hospice benefit. The hospice obtains a copy of the certification and the beneficiary-election document from Medicare directly. The beneficiary election document identifies the effective date and the beneficiary’s acknowledgment that certain services are waived, such as the right to therapeutic services in favor of palliative care.

Once a Tufts Medicare Preferred HMO member has elected the hospice benefit, CMS pays Tufts Health Plan a reduced capitation for each Tufts Medicare Preferred HMO member. This reduced capitation is allocated for supplemental benefits (such as routine vision) that Tufts Health Plan offers to each Tufts Medicare Preferred HMO member. A copy of the beneficiary election document should be obtained for Tufts Medicare Preferred HMO records if possible.

For further information about hospice election, refer to the Hospice Payment Policy and the Medicare Managed Care Manual, Chapter 2 - Medicare + Choice Enrollment and Disenrollment, Section 20.7, Eligibility and the Hospice Benefit.

Note:

- Members who have elected hospice may revoke hospice election at any time, but claims will continue to be paid by fee-for-service contractors (carrier/fiscal intermediary), as if the beneficiary were a fee-for-service beneficiary, until the first day of the month following the month in which hospice was revoked.
- Therefore, providers need to bill the carrier/fiscal intermediary, and Tufts Health Plan will pay the cost-sharing amount not paid by the carrier/fiscal intermediary.
- Tufts Medicare Preferred HMO remains responsible for providing its members who have elected hospice with the following benefits:
  - All cost-sharing amounts for Medicare-covered services that are not related to the patient’s hospice status
  - Any nonhospice services that are not Medicare-covered but are supplemental benefits provided under the plan

Hospice Billing Guidelines

Billing guidelines for hospice members is included in the following sections of the Medicare Managed Care Manual:

- Chapter 7: Risk Adjustment
- Chapter 9, Section 20.2: Election, Revocation, and Discharge
Additional Benefits Billing Guidelines

Tufts Medicare Preferred HMO covers additional benefits that are not covered by Medicare. These are referred to as supplemental benefits. The provider must bill Tufts Health Plan directly for any Tufts Medicare Preferred HMO covered services which Medicare does not cover and which are not related to terminal illness. Tufts Health Plan will make payment directly to the provider of services.

End-Stage Renal Disease

Tufts Health Plan and a capitated medical group receive additional capitation from CMS for reported ESRD members.

The attending provider at the dialysis center completes the ESRD Medical Evidence Report Medicare Entitlement and/or Patient Registration. The dialysis center sends this form to the Social Security District Office and to the ESRD network.

The medical group must obtain a completed ESRD form from the center providing dialysis treatment and forward a copy to Tufts Health Plan. The additional capitation for ESRD is not paid without verification from CMS.

Tufts Health Plan must provide coverage to a Tufts Medicare Preferred HMO member for renal dialysis services provided by noncontracting providers while the member is temporarily outside Tufts Health Plan’s service area. Additional capitation may not be applied to the medical group without appropriate reporting to Tufts Health Plan.

General Guidance on Dual Eligibility

“Dual eligible” are persons who are entitled to Medicare (Part A and/or Part B) and who are also eligible for Medicaid.

There are several categories of dual eligibility, each having specific income requirements and providing different levels of financial assistance to those who qualify at that level.

To view these categories and additional information about dual eligibility, see the following:

- Medicare Managed Care Manual, Chapter 3: Medicare Marketing Guidelines
- Medicaid: Dual Eligibles

Member Benefit Coverage

Tufts Medicare Preferred HMO dual-eligible members continue to be entitled to all Tufts Medicare Preferred HMO and MassHealth benefits, and their Medicare coverage will remain the same. However, all MassHealth benefits will be provided within the fee-for-service sector.

According to federal regulation, the providers who receive the additional monies must waive all office visit cost-sharing amounts for the Division of Medical Assistance (DMA)-approved dual-eligible members. Members will not be responsible for cost-sharing amounts for most services and will continue to receive their prescription drug coverage from MassHealth. Whenever they receive covered services, members must present both their MassHealth and Tufts Medicare Preferred HMO ID cards to all health care providers.

Provider Reimbursement

Tufts Health Plan will continue to reimburse providers minus the cost-sharing amount for all Tufts Medicare Preferred HMO covered services. To obtain payment for the cost-sharing amount and services, providers must submit the appropriate invoice to MassHealth, DMA’s claims-processing contractor. The DMA has compiled a manual that details the billing procedures for MassHealth providers.

To be eligible for payment from MassHealth for services provided to the dual-eligible population, in addition to being a Medicare provider, you must also be a MassHealth or Qualified Medicare Beneficiary (QMB)-only provider. To become a MassHealth provider, the provider must contact the MassHealth Provider Enrollment and Credentialing department at providersupport@mahealth.net or 800.841.2900.

When submitting an invoice for reimbursement for MassHealth-covered medical and provider services, the provider must attach a copy of their Tufts Medicare Preferred HMO explanation of payment (EOP). To receive training or to set up an individual consultation concerning questions about billing from MassHealth services, providers can contact MassHealth at 800.841.2900.
PCP Capitation Report

Tufts Health Plan provides a PCP capitation report that provides member capitation listings for a designated PCP. The report includes the following information:

- Names, addresses, and identification numbers for vendors, PCPs and members
- 100 percent CMS blended payment
- MSF budget cap
- MSF cash cap
MEDICAL MANAGEMENT

Medical Management Program

The goal of the medical management program is to monitor and manage the delivery of health care services to ensure that all services meet Centers for Medicare and Medicaid Services (CMS) and/or MassHealth Standard (Medicaid) coverage criteria, as applicable. The Tufts Medicare Preferred HMO or Tufts Health Plan SCO care manager is an integral part of the Tufts Health Plan medical management program. Physicians and other providers are responsible for:

- Sharing clinical information (including, but not limited to, discharge summaries, test results and medication records) in a timely manner to facilitate coordination and continuity of care
- Abiding by plan inpatient notification policies providing timely notification of acute inpatient and skilled nursing facility (SNF) admissions
- Collaborating with the Tufts Medicare Preferred HMO or Tufts Health Plan SCO care manager to coordinate and oversee the delivery of each member’s medical services
- Responding promptly to quality of care concerns raised either concurrently or retrospectively
- Participating fully with the primary care team (PCT) and Tufts Health Plan SCO care manager to share clinical information concerning members under their care
- Collaborating with the Tufts Health Plan SCO care manager to review, approve, and help manage the individualized plan of care (IPC) for Tufts Health Plan SCO members

The medical management program’s scope encompasses all health care delivery activities across the continuum of care, including inpatient admissions to hospitals, acute rehabilitation facilities and SNF, home care services, outpatient care and office visits.

Tufts Medicare Preferred HMO Medical Management

For Tufts Medicare Preferred HMO, the medical group and their associated health care team, medical director, PCP and specialists are expected to manage and direct the medical management of the members assigned to their group. Each medical group is responsible for developing their individual group’s medical management program.

Roles and Responsibilities

Health Care Team

The health care team consists of a group of health care professionals including:

- The group’s medical director
- PCPs and their office staff
- All other providers associated with the medical group, including physician specialists, preferred SNF and home health care providers
- The Tufts Medicare Preferred HMO Care Manager

Care Management

Tufts Medicare Preferred HMO care managers may be internally or externally managed (i.e., by the PCP’s medical group); Tufts Health Plan SCO care managers are internally managed. The care manager collaborates with the medical group to provide a standardized, integrated care management experience.

The Tufts Medicare Preferred HMO care manager works with the PCP/attending provider/Tufts Health Plan medical director to coordinate and oversee the delivery of a member’s medical services, following the Case Management Society of America’s Standard of Practice for Case Management.

Medical Management Program Activities

The medical group organizes and conducts ongoing medical management meetings, and the care manager is an integral part of these meetings. The care manager and medical management team are instructed to consult Medicare coverage guidelines as well as the member’s evidence of coverage (EOC) when determining coverage of benefits.
The care manager, in collaboration with the health care team, ensures that the member receives appropriate care and services in a timely, cost-effective manner by conducting concurrent and retrospective review for the following services:

- Acute inpatient hospitalization, utilizing InterQual® criteria
- Acute inpatient rehabilitation
- Extended care and skilled nursing services
- Home care services
- Hospice care
- Community-based services

Medical Management Meetings

Medical management meetings typically occur on a monthly basis as a means for the medical group and care managers to regularly discuss member care, with the goal being ongoing communication between the group medical director, PCP and care manager to provide updates and discuss individual issues. In addition, the group medical director is responsible for communicating with PCPs as necessary.

Committee members include the medical group’s medical director, PCPs, as well as office staff and Tufts Health Plan care managers. Other attendees may include hospitalists, SNF rounders (physicians/nurse practitioners) and other Tufts Health Plan staff, as appropriate.

Medical Management meetings intend to:

- Develop concurrent plans of care that use a team approach to manage specific high-risk members
- Identify obstacles to effective care and developing mitigation strategies
- Provide clinical input for individual member-centric plan of care
- Improve process and outcome of care
- Monitor group performance
- Identify opportunities for improvement
- Develop strategies to work with preferred SNFs and homecare agencies
- Provide information regarding regulatory changes, provider updates, and topics from Tufts Health Plan Medical Directors meetings
- Integrate quality metrics, monitoring and reporting

Utilization Review

Federal and state regulatory agencies and accrediting bodies establish regulations and standards that govern utilization management (UM) functions. When utilization review is conducted, the decision time frame and notifications must adhere to the requirements outlined in the Utilization Review Determination Time Frames for Senior Products members.

This resource for staff engaged in the UM decision-making process outlines the required time frame for rendering coverage decisions and providing verbal and written notifications to the member and provider. Tufts Health Plan UM policies and plan documents assist the care manager, physicians and other providers in planning and managing care with efficiency and high quality standards.

The process for conducting initial utilization review determinations for requests for coverage applies to all individuals performing utilization review. This process will be followed when reviewing prospective, concurrent and retrospective coverage of inpatient and outpatient services. All initial utilization review should be conducted on a case-by-case basis.

The Medical Group’s Responsibility in Utilization Review

The medical group must:

- Evaluate inpatient members via telephone or by conducting on-site reviews using standardized criteria for UM and quality improvement
- Utilize Medicare and/or Medicaid coverage guidelines and the member’s EOC in determining coverage decisions
- Monitor ongoing specialized outpatient care provided by specialists, home care agencies or outpatient clinics, including laboratory, durable medical equipment (DME) and other services
• Direct members with complex health care or social needs to the appropriate community support services
• Conduct annual health risk assessment review following the initial enrollment review to maintain an updated record of available insurance benefits for each member
• Issue organization determinations according to Tufts Health Plan guidelines. For more information, refer to the Prior Authorizations chapter
• Participate in an annual assessment of their UM systems

Urgent and Emergency Care

Although prior authorization is not required, both inpatient and outpatient urgent or emergency care involves coordination by the PCP/medical group/care manager. Emergencies and urgent care that occur out of the service area should be reported to the Clinical Nurse Liaison (CNL) or care manager.

Urgent Care

Urgently needed care is medical attention needed for an unforeseen illness or injury in which the member’s health is not in serious danger, but it is not reasonable given the situation for the member to get medical care from their PCP or other plan providers. Urgent care services are covered when a member is temporarily absent from the service area. In unusual or extraordinary circumstances, urgent care services may be covered when the member is in the service area but the organization’s provider network is temporarily unavailable or inaccessible.

**Urgent Care inside the Service Area**

If the member is in the Tufts Medicare Preferred HMO or Tufts Health Plan SCO service area and has a sudden illness or injury that is not a medical emergency, the member should call their PCP or listen for instructions if the PCP’s office is closed, 24 hours a day, 7 days a week.

Hearing or speech-impaired members with TTY/TDD machines may also call the Massachusetts Relay Service at 800.439.0183 (TTY/TDD 800.439.2370) for assistance contacting their PCP after hours. Tufts Health Plan expects that members get such care from Tufts Medicare Preferred HMO providers. In most cases, Tufts Health Plan will not pay for urgently needed care that a member receives from an out-of-network provider while the member is in the Tufts Medicare Preferred HMO service area.

**Urgent Care Outside of the Service Area**

Authorization is not required for urgently needed care outside the Tufts Medicare Preferred HMO or Tufts Health Plan SCO service area. If the member is treated for an urgent care condition while out of the service area, Tufts Health Plan prefers that they return to the service area to receive follow-up care through their PCP. However, Tufts Health Plan will cover follow-up care provided from out-of-network providers outside the Tufts Medicare Preferred HMO or Tufts Health Plan SCO service area as long as the care the member is getting still meets the definition of “urgently needed care.”

Tufts Health Plan cannot restrict access to urgently needed care to a certain place of service (e.g., outpatient clinics). Urgently needed services can be rendered in any Medicare-certified (or Medicaid-certified if services are rendered to Tufts Health Plan SCO members) clinical setting (e.g., a provider’s office). Tufts Health Plan will refer members to their PCPs if they call requesting clinical guidance prior to receiving urgent or nonurgent out-of-area care.

Urgent care that occurs outside the service area should be reported to the Clinical nurse liaison (CNL) or care manager, who will follow urgent cases that occur outside the service area (i.e., the 30-mile radius from the PCP’s home hospital while the member remains inpatient and when receiving follow-up care services within 14 calendar days of an urgent/emergent episode. Members who call with questions regarding follow-up care more than two weeks after receiving urgent care will be referred back to the PCP.

Emergency Services

Emergency care that occurs outside the service area should be reported to the Clinical Nurse Liaison (CNL) or

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*Some medical groups may have an alternative arrangement.*
care manager, who will follow all emergency cases that occur outside the service area within the first two weeks of the member receiving emergent or urgent out-of-area care. Refer to the [Emergency Services](#) payment policies in the Provider Resource Center for more information.

**Poststabilization Care**

Poststabilization services are covered services that are related to an emergency medical condition and that are provided after a member is stabilized, and provided either to maintain the stabilized condition, or under certain circumstances, to improve or resolve the member’s condition. Tufts Health Plan must cover poststabilization care services in accordance with Chapter 4, Section 20.5 of the [Medicare Managed Care Manual](#).

**InterQual Criteria**

InterQual criteria are applied to all medical and surgical acute inpatient admissions and subsequent inpatient days. The criteria may be applied to assist in determining the most appropriate level of care for Tufts Medicare Preferred HMO and Tufts Health Plan SCO members.

These criteria are based on the use of the severity of illness and/or the intensity of service being provided. In general, the severity of illness criteria are used for the day of admission and the intensity of service criteria are applied to continued stay days. However, both sets of criteria are flexible and can be used at any point during an acute stay.

InterQual criteria are used to facilitate communication with the provider about a member’s health status for the coordination of care. These criteria do not replace Medicare or Medicaid coverage guidelines and are not to be used by the provider when making coverage determinations for a Tufts Medicare Preferred HMO or Tufts Health Plan SCO member. Medicare and or Medicaid coverage guidelines must be used when making coverage determinations, as applicable. InterQual is for screening purposes only and are not used for medical necessity determinations.

**Coverage Resources**

Tufts Health Plan provides coverage for all services and items covered by Original Medicare for Tufts Medicare Preferred HMO members; additional coverage for all services and items covered by Masshealth Standard is provided to Tufts Health Plan SCO members. When making coverage determinations for services, providers should refer to the applicable CMS and/or EOHHS coverage guidelines.

There are additional services covered for members that are not covered under traditional Medicare and/or Medicaid. To determine which services/items are covered as supplemental benefits, providers should also refer to the most current version of the member’s Summary of Benefits and Evidence of Coverage.

**Medicare Coverage Guidelines**

At a minimum, Tufts Health Plan provides coverage for all services and items covered by Medicare.

Tufts Health Plan uses Local Coverage Determinations (LCDs), National Coverage Determinations (NCDs), and Medicare interpretive manuals (e.g., the Medicare Benefit Policy Manual) to make coverage determinations for Tufts Health Plan members.

Tufts Health Plan medical necessity guidelines do not replace Medicare coverage guidelines, and are not to be used by providers when making coverage determinations for services that are covered by Tufts Medicare Preferred HMO as a supplemental benefit. If the benefit is not a Medicare benefit or a Medicare-approved supplemental benefit, the [MassHealth Guidelines for Medical Necessity Determinations](#) should be followed.

**Local Coverage Determinations (LCDs)**

An LCD is a decision issued by a carrier or fiscal intermediary to cover (or not cover) a particular service on an intermediary-wide or carrier-wide basis.

**Note:**

- LCDs cannot restrict or conflict with NCDs or coverage provisions in interpretative manuals
- LCDs are binding on Medicare Advantage Organizations (MAOs)
• LCDs are accessible through the Medicare Coverage Database

Providers must adhere to the LCDs associated with the following contractors that have jurisdiction in Massachusetts:

• Durable Medical Equipment (DME MAC): NHIC as of 7/1/06; DME MAC LCDs
• Part B carrier: National Government Services
• Part A fiscal intermediary: jurisdiction is dictated by which contractor the hospital bills for fee-for-service

National Coverage Determinations (NCDs)

National Coverage Determinations (NCDs) are developed by CMS to describe the circumstances for Medicare coverage nationwide for a specific medical service, procedure or device. NCDs are binding on all Medicare Advantage plans as well as other Medicare contractors (such as carriers and fiscal intermediaries).

NCDs are contained in the Medicare NCD Manual, which is updated via NCD Transmittals. NCDs are also accessible through the Medicare Coverage Database.

Interpretive Manuals

Coverage provisions in interpretive manuals are instructions that are used to further define when and under what circumstances services may be covered (or not covered). Coverage information can be found in the following interpretative manuals located on the CMS website:

• Medicare Benefit Policy Manual
• Medicare Managed Care Manual
• Medicare Program Integrity Manual
• Medicare Claims Processing Manual

Case-by-Case Review

If there is no national policy or the national policy is purposefully vague and the applicable contractor does not have an LCD, providers should review the case on an individual case basis using Medicare's existing national guidance and any other LCDs in Massachusetts, if available. If there are no other LCDs in Massachusetts, contact the program manager in Medical Policy, who will contact the applicable contractor for input.

MassHealth Guidelines for Medical Necessity Determinations for Tufts Health Plan SCO Members

The MassHealth Guidelines for Medical Necessity Determination contains clinical information recommended by MassHealth to determine medical necessity for certain products and services that require prior authorization. MassHealth developed these guidelines and the associated forms using an ongoing process that includes a rigorous review of the most current evidence-based literature and input from clinical and program staff, as well as frequent input from external clinical experts.

Tufts Health Plan SCO uses these guidelines to clarify specific medical information that MassHealth requires to determine medical necessity. The Tufts Health Plan SCO care manager works with the PCP to recommend services that are covered under these guidelines.

Veterans Administration (VA) Coverage

Information regarding services provided at Veterans Administration facilities may be found in the following manuals:

• Medicare Managed Care Manual, Chapter 8, Section 130, “Special Rules for M+C Payments to Department of Veteran Affairs Facilities.”
• Medicare Benefit Policy Manual, Chapter 16, Section 50, “Items and Services Furnished, Paid for or Authorized by Governmental Entities – Federal, State, or Local Governments.”
QUALITY ADMINISTRATIVE GUIDELINES

Quality Improvement Program
Tufts Health Plan’s Corporate Quality Improvement (QI) Program addresses the quality of care in all settings in which care is delivered to members. This program has five primary components:

- Ongoing monitoring and evaluation
- Continuous QI
- Customer satisfaction
- Practitioner/provider credentialing
- Utilization management

The goals of the program are to:

- Continuously improve the quality of clinical care and service that members receive from participating health care providers who are contracting with Tufts Health Plan
- Increase member satisfaction
- Improve the quality of service that providers receive from Tufts Health Plan
- Increase provider satisfaction
- Improve the health of identified segments of the member community

The Board of Directors has overall responsibility for the QI program. A Care Management Committee (CMC) is responsible for overseeing the implementation of the QI program, including the annual QI Work Plan, and for determining that funding is adequate to support program activities and goals. An annual summary of the QI work plan may be found here.

Specific positions, committees and organizational units play a significant role in QM activities, including:

- Quality Management Committee (QMC)
- Quality of Care Committee (QOCC)
- Quality Performance Improvement Team (QPIT)
- QI work groups
- QI project teams (providers offer input into the QM program by participating in committees such as QOCC and MSPAC)

Medical Care Access Goals for Primary Care
Access to medical care is a key component of health care quality. Members must have access to their providers, although in a life-threatening situation members are expected to obtain care at the nearest medical facility.

Tufts Health Plan recognizes the diversity with which providers handle member calls, arrange urgent care, and schedule routine care. Tufts Health Plan expects that members will be heard and their medical needs met in a manner that is reasonable and provides quality medical care.

Tufts Health Plan has developed medical care access goals that all provider offices are expected to adopt and review with their office staff. The goals include suggestions that PCPs may adopt to provide better service to their patients. Many providers may have already included these suggestions in their telephone triage system.

Members may periodically contact Tufts Health Plan regarding concerns about office waiting times, appointment availability and similar issues. Tufts Health Plan uses these guidelines to determine whether member concerns are reasonable and provides feedback to the members and providers, as necessary.

All medical care access goals are evaluated at least annually by Tufts Health Plan and revised, as necessary, based on the results of access surveys and provider input. Emergencies and episodic increases in the demand for services at times may overwhelm the ability of an individual office to meet the expectations for medical care access. However, in the normal course of providing medical care, provider offices should regularly meet these expectations. Provider office hours for Tufts Health Plan SCO members should be in parity with office hours for Commercial and Medicaid fee-for-service members.
Office Visit Appointments

- Emergency care: Appointments are scheduled on the same day with an available clinician
- Urgent care: Appointments are scheduled within 24 hours with an available clinician; if the office has more urgent cases than it can handle, the staff arranges for urgent care at another site
- Nonurgent symptomatic care: Appointments are scheduled within 48 hours with an available clinician for nonurgent episodic illness
- Preventive care: For history and physical checkups with no acute illness, the practitioner or other appropriately licensed clinician sees the member within 30 calendar days from the date of the request
- Note: Members are covered for one routine physical exam per year

Telephone Callbacks

**During Office Hours**
The office determines if the member’s call is urgent and the following procedures are followed:

- Urgent calls will be returned within one hour
- Nonurgent calls will be returned on the same day

**After Office Hours**
Members are expected to exercise appropriate judgment about urgent needs for service when contacting their providers outside normal office hours.

**Note:** All providers used for covering purposes must be licensed as required by law.

An answering service or voicemail answers calls after hours. For urgent problems, an answering service offers to contact the provider or a covering provider, as necessary. Voicemail provides a number through which a provider can be contacted for urgent problems. Providers normally return urgent calls within one hour.

If a provider uses a triage service for telephone screening after hours, the provider must instruct the nursing staff to identify himself or herself as a nurse who is covering for a provider. The nurse must also communicate to the member that during a life-threatening situation, the member must hang up and either call 911 or go to the nearest emergency department (ED), as appropriate. At the completion of the call, the nurse must verify that the member is comfortable with the nurse’s advice and tell the member of their right to speak to the covering provider.

**Note:** Routine use of an ED to supply after-hours care is not an acceptable coverage arrangement.

Office Waiting Time

In most situations, members should not have to wait more than 30 minutes past their appointment time to be seen. If a longer wait is anticipated, office staff should explain the reason for the delay and offer to book the member for another appointment.

Credentialing Site Visit Requirements

Provider site visits may be conducted for any of the following reasons:

- When more than one member complaint/grievances are received about a provider’s office regarding physical accessibility, physical appearance or the adequacy of waiting and examining room space within six months
- Member satisfaction results indicate an office site may not meet Tufts Health Plan standards
- Tufts Health Plan employee reports, or other concerning data and information is received from a member or provider indicating a site may not meet Tufts Health Plan standards
- Other data is required for QM purposes and cannot be reasonably collected using alternative methods
- Other circumstances as deemed necessary

Tufts Health Plan personnel or a designated representative with the appropriate training will perform the site visit within two weeks of Tufts Health Plan’s determination that a site visit is warranted.

Of the 32 components, at least 28 must be present to obtain a passing score (85%). Select components may
be considered not applicable for some types of offices.

Site visits resulting in deficiencies requiring a corrective action will require the practitioner to submit a corrective action plan within 30 days to the QM Department. All sites receiving a failing score will be subject to a follow-up site visit within six months of the visit.

If the site still does not receive a passing score or demonstrate adequate improvements in the deficient areas from the previous visit, the results will be documented. The site will continue to be visited every six months until the deficiencies are remedied, or the site receives a passing score, or it is determined that further action is required by Tufts Health Plan.

Tufts Health Plan participating providers must comply with Tufts Health Plan medical policies, the Quality Administrative program, and medical management programs, which are developed in consultation with participating providers.

Practice guidelines and utilization management guidelines:

- Are based on reasonable medical evidence or a consensus of health care professionals in a particular field
- Consider the needs of the enrolled population
- Are developed in consultation with contracting health professionals
- Are reviewed and updated periodically
- The guidelines are communicated to providers and, as appropriate, to members.
- Decisions with respect to utilization management, member education, coverage of services, and other areas in which the guidelines apply are consistent with the guidelines.

For additional information, refer to the sample credentialing site visit checklist:
Medical Record Maintenance Procedures and Review

Tufts Health Plan requires medical records to be maintained in a manner that is current, detailed, complete, accurate, and organized, and permits effective and confidential patient care and quality review. As a Medicare Advantage Organization, Tufts Health Plan agrees to do the following:

- Maintain records for at least 10 years from the end of the final contract period or completion of audit, whichever is later, unless there is a special need to retain longer
- Provide medical record access to federal entities, such as the Department of Health and Human Services (HHS) and the Comptroller General, which is head of the Government Accountability Office (GAO), or their designees

Tufts Health Plan considers all records to be confidential and requires that all Tufts Health Plan providers do the following:

- Maintain medical records in a space staffed by office personnel
- Maintain medical records in a locked office when staff is not present
- Permit review or removal of medical records only with Member’s authorization

---

<table>
<thead>
<tr>
<th>Physical accessibility</th>
<th>Physical appearance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Handicapped accessible with signage</td>
<td>Visual cleanliness</td>
</tr>
<tr>
<td>Ramp from parking into building</td>
<td>Adequate lighting</td>
</tr>
<tr>
<td>Elevator (if office is not on 1st floor)</td>
<td>Free of odor</td>
</tr>
<tr>
<td>Doorknobs are pull-down</td>
<td>Refuse disposal available</td>
</tr>
<tr>
<td>Doorways are at least 3.5 feet wide</td>
<td>Office hours posted</td>
</tr>
<tr>
<td>At least one bathroom has adequate space for a wheelchair or assistant</td>
<td>Exit signs readily visible</td>
</tr>
<tr>
<td>Entrance is safely accessible (e.g., free of snow and ice)</td>
<td>Policies/procedures for patient confidentiality available</td>
</tr>
<tr>
<td>Stairs have handrails</td>
<td>Adequate seating</td>
</tr>
<tr>
<td>At least one examining room has adequate space for a wheelchair</td>
<td>Smoke detectors present</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Adequacy of medical/treatment record keeping</th>
<th>Adequacy of appointments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff has immediate access to key health information/data (e.g., diagnoses, allergies, test results, treatments, medications)</td>
<td>Routine office visit within 1 week of request with an available clinician</td>
</tr>
<tr>
<td>Office has a scheduling system(s) for booking appointments and record keeping is orderly</td>
<td>Urgent care within 24 hours with an available clinician</td>
</tr>
<tr>
<td>Office utilizes a reminder system(s) to prompt and alert the staff to ensure regular screenings and preventative practices</td>
<td>24-hour coverage</td>
</tr>
<tr>
<td>File area locked when unattended</td>
<td>Policies/procedures for patient confidentiality available</td>
</tr>
<tr>
<td>Legible file markers</td>
<td>Adequate seating</td>
</tr>
<tr>
<td>Legible documentation</td>
<td>Smoke detectors present</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Adequacy of waiting and examining room space</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sharps disposal</td>
<td>Score of 32 = %</td>
</tr>
<tr>
<td>Biohazard waste disposal</td>
<td>(Score of 85% or greater is passing)</td>
</tr>
<tr>
<td>Provisions for universal precautions (wearing gloves, masks, hand washing)</td>
<td></td>
</tr>
<tr>
<td>Medications and prescription pads locked/restricted access</td>
<td></td>
</tr>
<tr>
<td>Use of clean linen and/or paper on exam tables</td>
<td></td>
</tr>
</tbody>
</table>

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**Medical Record Maintenance Procedures and Review**

Tufts Health Plan requires medical records to be maintained in a manner that is current, detailed, complete, accurate, and organized, and permits effective and confidential patient care and quality review. As a Medicare Advantage Organization, Tufts Health Plan agrees to do the following:

- Maintain records for at least 10 years from the end of the final contract period or completion of audit, whichever is later, unless there is a special need to retain longer
- Provide medical record access to federal entities, such as the Department of Health and Human Services (HHS) and the Comptroller General, which is head of the Government Accountability Office (GAO), or their designees

Tufts Health Plan considers all records to be confidential and requires that all Tufts Health Plan providers do the following:

- Maintain medical records in a space staffed by office personnel
- Maintain medical records in a locked office when staff is not present
- Permit review or removal of medical records only with Member’s authorization
Release medical and behavioral health records, other member health information and other member information regarding Tufts Health Plan members, only in accordance with state and federal laws regarding confidentiality and disclosure.

In addition, Tufts Health Plan participates in QM activities as directed by the contracting agency. These activities often involve medical record reviews. Tufts Health Plan requires that providers provide access to medical records when requested as part of QM activities and maintain confidentiality during medical record review.

**Outpatient Behavioral Health and Substance Use Disorder Treatment Access Standards**

All contracted inpatient and outpatient behavioral health plan and substance use disorder providers are expected to meet the standards described below.

**Temporal Access**

Emergency care will be made available to all Tufts Health Plan members at any Tufts Health Plan contracting facility with emergency services available. Emergency care must be available 24 hours a day, 7 days a week at each Tufts Health Plan BH/SUD facility.

A member with life-threatening needs must be seen immediately. A member with nonlife-threatening needs must be seen within six hours. Each facility is a licensed hospital with a full-time specific BH/SUD emergency and triage team. Tufts Health Plan also covers emergency BH/SUD care at any licensed facility when medically necessary.

Urgent care must be available within 48 hours of a member’s request and may be provided by any Tufts Health Plan behavioral health provider. Nonurgent care must be available within 10 business days of a member’s request.

**Geographical Access**

Most outpatient BH/SUD care is available within 30 miles of the member’s home or workplace. For certain areas of subspecialty care, a greater distance may be required.

**Preventive Health and Clinical Practice Guidelines**

Tufts Health Plan uses evidence-based guidelines that are adopted from national sources or developed in collaboration with specialty organizations and/or regional collaborative groups. There are two types of guidelines:

- Preventive health guidelines, involving screening for disease
- Clinical practice guidelines, outlining a recommended treatment path or use of ancillary services

These guidelines are not intended to replace the practitioner’s clinical judgment. Rather, they are standards that are designed to assist practitioners in making decisions about appropriate health care for specific clinical circumstances. When no such evidence-based guidelines are available from recognized sources, Tufts Health Plan will involve representative practitioners from appropriate specialties in the development or adoption of clinical practice guidelines.

Guidelines are reviewed at least every two years and revised as needed. Literature reviews occur quarterly to ensure that all Tufts Health Plan internally developed guidelines are current. When new guidelines are published, they are reviewed internally by Tufts Health Plan physicians and then they are posted for contracted Tufts Health Plan providers to review before adoption.

Tufts Health Plan’s clinical practice and preventive health guidelines are designed to support preventive health, behavioral health, acute condition treatment protocols, and/or chronic condition management programs.

All condition-specific treatment guidelines are reviewed at least every two years and are updated to reflect changes. Refer to the [Clinical Practice Guidelines](#) page for specific guidelines.

Additional information available online includes:

- HIV/AIDS clinical resources at the [CDC Division of HIV/AIDS Prevention](#)
• Information on domestic violence at the National Domestic Violence Hotline website

**Note:** Providers who do not have internet access and would like copies of the guidelines may contact Provider Relations at 800.279.9022 to request a copy.

**Preventive Health and Disease Management Programs**

Tufts Health Plan offers programs and information regarding preventive health and disease management. For additional information, contact Senior Products Provider Relations at 800.279.9022.

**Adult Immunization Program**

The Adult Immunization Program includes member and provider education. Provider publications include the Immunization Professional Payment Policy, updates on billing for vaccinations, reminders on where members can get vaccinated and the availability of vaccines.

Members receive reminders via mail, member publications, and information on the public website. Tufts Health Plan participates in coalitions to identify opportunities for vaccination of members.

**Pharmacy Advisor Support Vendor: CVS Health**

The Pharmacy Advisor Support program analyzes pharmacy claims to identify potential nonadherence for specific conditions and educate members on the importance of taking medications as prescribed.

Members receive notification of potential non-adherence via mail approximately 2 weeks after the refill due date. Members also receive educational material when they are new to therapy, which is mailed approximately 7-10 days after fill of a new medication.

Providers are notified of potential member non-adherence for specific conditions by fax approximately 10-15 days after the refill due date.

**Medication Therapy Management Program Vendor: Mirixa**

The Medication Therapy Management (MTM) Program is a CMS-required program where specially trained qualified providers (e.g., pharmacists and nurses, work) coordinate with eligible members and their providers to ensure medications are appropriate, safe, and effective. The MTM team reviews the member’s medications as a part of the quarterly Targeted Medication Review (TMR) and as a part of the annual Comprehensive Medication Review (CMR) with the member for any potential issues and notify their provider if any are found. Enrollment in the program is automatic based on the eligibility criteria outlined below.

To be considered eligible for the program, members must meet the following criteria annually:

• At least three of the following chronic conditions:
  - Diabetes mellitus
  - Chronic Obstructive Pulmonary Disease (COPD)
  - High blood pressure (Hypertension)
  - High cholesterol (Dyslipidemia)
  - Chronic heart failure (CHF)
  - Asthma
• Six (6) or more different covered Part D medications
• Expected to reach the estimated annual drug costs for covered Part D medications

**Diabetes**

The diabetes program provides education and tools to improve the health of members with diabetes. The goal is to improve the member’s self-management of diabetes and to prevent diabetes-related complications and hospitalizations.

Identified members receive an educational mailing that includes self-management tools, information on preventive diabetic care, and information on depression and diabetes.
QuitWorks

QuitWorks is a collaborative effort to increase provider and member access to free, evidence-based smoking cessation counseling. QuitWorks is a telephone counseling program available to all Tufts Health Plan members.

How the program works:

- Provider discusses the program with the member
- Provider faxes referral form to QuitWorks
- Member receives outbound call to arrange counseling sessions
- Provider receives feedback on member progress at enrollment and again after six months

For additional information, reference the Smoking Cessation page on Tufts Health Plan’s website. To obtain referral forms, call 800.QUIT.NOW (800.784.8669) or visit the QuitWorks website.

Transplants

Medicare-covered transplants do not require prior authorization from Tufts Health Plan or from the PCP/medical group. Members may be referred for evaluation of appropriateness for transplant by either the PCP, or by a specialist to whom the PCP initially referred the member.

**Note:** The PCP must supply a referral for the transplant center specialist for proper claims adjudication.

Once a member is deemed to be appropriate for a transplant, the inpatient notification process must be performed according to the Tufts Health Plan’s timeframe guidelines. Refer to the prior authorization lists for Tufts Medicare Preferred HMO and Tufts Health Plan SCO for more information.

All solid organ heart, lung, heart-lung, liver, intestinal, kidney, and pancreas transplants must be performed at a Medicare-approved facility. Tufts Health Plan will not compensate services rendered at a non-Medicare-approved facility. Refer to the Medicare-approved facilities lists for Tufts Medicare Preferred HMO and Tufts Health Plan SCO to determine which facilities are Medicare-approved.

For more information regarding transplants, refer to the Transplant Facility Payment Policy.

In addition to the preventive health and disease management programs described above, Tufts Health Plan also works on several other quality initiatives specific to preventable hospital admissions, discharge planning, appropriate nursing facility institutionalization, and identification of abuse/neglect.

Serious Reportable Events

**Never Events:** Serious reportable events (SREs), serious reportable adverse events (SRAEs), and provider preventable conditions (PPCs)

The National Quality Forum (NQF) defines serious reportable events ("never events") as "errors in medical care that are of concern to both the public and health care professionals and providers, clearly identifiable and measurable, and of a nature such that the risk of occurrence is significantly influenced by the policies and procedures of the health care organization." Tufts Health Plan considers the following types of events as never events:

- **SREs and SRAEs:** Unambiguous, serious, preventable adverse incidents involving death or serious harm to a patient resulting from a lapse or error in a healthcare facility. SREs are developed and endorsed by the NQF. SRAEs are defined by CMS.
- **PPCs:** Conditions that meet the definition of a "health care acquired condition (HCAC)" or a "provider preventable condition (PPC)" as defined by CMS in federal regulations at 42 CFR 447.26(b).

Nonpayment for SREs, SRAEs and PPCs

Tufts Health Plan’s policy and regulatory obligation is to deny or retract payment for services related to care that meets the definition of SREs, SRAEs and/or PPCs once they have been identified. Tufts Health Plan will not compensate providers or permit providers to bill members for services related to the occurrence of a SRE, SRAEs and/or PPCs.

Providers are required to notify Tufts Health Plan of SREs, SRAEs and PPCs that occur when providing services to Tufts Health Plan members.
Reporting SREs, SRAEs, and PPCs

To report a SRE, SRAEs or PPCs to Tufts Health Plan, providers should fax their report to the QM Department at 617.673.0973.

Tufts Health Plan works directly with the involved provider to review the event, identify opportunities for quality improvement and determine how the nonpayment issue will be resolved.

Reference sources:

- Refer to the National Quality Forum and to the CMS Medicare Part C Reporting Requirements for information on reporting SREs and SRAEs
- Refer to the Medicaid website and the following link for information on reporting Provider Preventable Conditions (PPCs):
  - CMS: Hospital-Acquired Conditions

Refer to the SRE, SRAE and PPC Payment Policy for more information.
# UTILIZATION REVIEW DETERMINATION TIME FRAMES

The purpose of this chart is to reference utilization review (UR) determination time frames for organizational determinations (ODs), in accordance with the time frames referenced in the Medicare Managed Care Manual: Chapter 13.

Organization determinations (ODs) are managed by Tufts Health Plan exclusively. For additional information regarding the OD process, refer to the Prior Authorizations chapter.

Written notice of authorization will be sent to members and/or providers upon request. In all instances, Tufts Health Plan strives to conduct utilization review determinations and provide notice of these determinations within a reasonable period of time, appropriate to the medical circumstances.

**Note:** A provider is defined as a health care professional/practitioner, facility or vendor.

**Note:** For the purposes of this document, verbal and written notices to providers and members must occur as expeditiously as the member’s health requires, but no longer than the time frames specified below.

## Review Type: Whether to Expedite a Request for a Determination

*Any request for coverage for medical care or treatment with respect to which the member or a provider believes applying standard organization timeframes could seriously jeopardize the member’s life, health or ability to regain maximum function.*

<table>
<thead>
<tr>
<th>Decision Timeframe</th>
<th>A decision must be made within 24 hours whether or not to expedite. Tufts Health Plan must automatically expedite the determination if a provider makes or supports the request. Requests for cases that only involve claims for payment of services the member has already received cannot be expedited.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extension Rules</td>
<td>N/A</td>
</tr>
<tr>
<td>Notice of Authorization Determination</td>
<td>N/A</td>
</tr>
</tbody>
</table>
| Notice of Denial Determination | If Tufts Health Plan denies the request for an expedited determination/OD, it must automatically transfer the request to the standard time frame. The member will be given prompt oral notice of the denial, including member rights to appeal and subsequently deliver written notice within 72 hours of the notice of denial determination that:  
  • Explains that the organization will automatically transfer and process the request using the 14 days standard time frame  
  • Informs the member of the right to file and expedited grievance if he/she disagrees  
  • Informs the member of the right to resubmit a request for an expedited determination and that if the member gets physician support applying standard organizational time frames could seriously jeopardize the member’s life, health or ability to regain maximum function, the request will automatically be expedited. |
Review Type: Prospective Expedited (Urgent)

Utilization review (UR) performed prior to an admission or other course of treatment in which the application of the time period for making nonurgent determinations could seriously jeopardize the member’s life, health or ability to regain maximum function.

<table>
<thead>
<tr>
<th>Decision Timeframe</th>
<th>Determination and notification must occur within 72 hours of receipt of the request. Total time including decision on whether to expedite a request is 72 hours.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extension Rules</td>
<td>The time frame may be extended up to 14 calendar days. If extended, the member must be notified in writing within 24 hours of receipt of request.</td>
</tr>
<tr>
<td>Notice of Authorization Determination</td>
<td>Verbal notification must occur within 72 hours of receipt of request (or an additional 48 hours if an extension was granted). The time and date of notification, name of staff communicating the determination and the name of the person notified must be documented.</td>
</tr>
<tr>
<td>Notice of Denial Determination</td>
<td>Verbal notification must occur to the requesting provider within 72 hours of receipt of request (or an additional 48 hours if an extension was granted). Additionally, written notification must be sent within 72 hours of verbal notice. The time and date of notification, name of staff communicating the determination and the name of the person notified must be documented. Written notification must be sent to the requesting provider within 72 hours of receipt of request (or an additional 48 hours if an extension was granted). Simply mailing the letter within the time frame is insufficient.</td>
</tr>
</tbody>
</table>

Review Type: Concurrent Expedited (Urgent)

UR that is performed during a hospital stay or other course of treatment in which the application of the time period for making non-urgent determinations could seriously jeopardize the member’s life, health or ability to regain maximum function.

<table>
<thead>
<tr>
<th>Decision Timeframe</th>
<th>Within 24 hours of the receipt of request</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extension Rules</td>
<td>N/A</td>
</tr>
<tr>
<td>Notice of Authorization Determination</td>
<td>Verbal notification must occur within 24 hours of receipt of request. The time and date of notification, name of staff communicating the determination and the name of the person notified must be documented. Written notification must be sent to the member and the requesting provider within 24 hours of the receipt of request.</td>
</tr>
<tr>
<td>Notice of Denial Determination</td>
<td>Verbal notification to the requesting provider must occur within 24 hours of receipt of request. The time and date of notification, name of staff communicating the determination and the name of the person notified must be documented. Written notification must be sent to the member and the requesting provider no later than 24 hours after receipt of request (or an additional 48 hours if an extension was granted). Simply mailing the letter within the time frame is insufficient.</td>
</tr>
</tbody>
</table>

Review Type: Standard Prospective and Concurrent (Nonurgent)

Standard prospective UR is performed prior to an admission or other course of treatment. Concurrent nonurgent UR is performed during a hospital stay or other course of treatment.

<table>
<thead>
<tr>
<th>Decision Timeframe</th>
<th>Determination and notification must be completed no later than 14 calendar days of receipt of request.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extension Rules</td>
<td>The time frame may be extended up to 14 calendar days from the receipt of the request for coverage only in extreme circumstances. The member must then be notified of the extension in writing using a CMS-approved template.</td>
</tr>
</tbody>
</table>
**Notice of Authorization Determination**

Verbal notice to the provider must occur within 14 calendar days after receipt of request (or an additional 14 days if an extension was granted). The time and date of notification, name of staff communicating the determination and the name of the person notified must be documented.

Written notification must be sent to the provider and member as expeditiously as required but no later than 14 calendar days after receipt of request (or an additional 14 days if an extension was granted*).

**Notice of Denial Determination**

Verbal notice to the provider must occur within 14 calendar days after receipt of request (or an additional 14 days if an extension was granted). The time and date of notification, name of staff communicating the determination and the name of the person notified must be documented.

Written notification must be sent to the provider and member within 14 calendar days after the receipt of request (or an additional 14 days if an extension was granted*).

*Only applicable in extreme circumstances.

**Review Type: Retrospective Review**

UR of services after they have been provided to the member.

<table>
<thead>
<tr>
<th>Decision Timeframe</th>
<th>Determination and notification must be made within 30 calendar days of the receipt of request.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extension Rules</td>
<td>An extension may be granted once for 15 calendar days due to lack of information. If the information received within 30 calendar days is inadequate, a written notice must be sent to the member and provider with the information required to complete the coverage determination, specifying that additional information is needed within 45 calendar days. The time frame for making the determination is suspended from the date of written noticed until the earlier of: 1. Date response received 2. Date established for furnishing requested information Once the information is received (or the 45 days expire) the review determination must be completed within 15 calendar days.</td>
</tr>
<tr>
<td>Notice of Authorization Determination</td>
<td>An optional written notification may be sent to the provider and member within 60 calendar days of the request (or an additional 15 calendar days if an extension was granted).</td>
</tr>
<tr>
<td>Notice of Denial Determination</td>
<td>Written notification denials must be sent to the provider and member within 60 calendar days of the request, unless an extension was granted.</td>
</tr>
</tbody>
</table>
OBSERVATION PROGRAM

Tufts Health Plan’s observation program was introduced to ensure that medically necessary care is provided in the most appropriate setting. Utilization experience has shown that inpatient admissions often may be avoided in cases where short-term, intensive outpatient management interrupts the progression of an illness, successfully stabilizes and improves the member’s conditions, and permits the member to return home.

Tufts Health Plan does not expect observation services to be used as a replacement for medically appropriate inpatient admissions, as noted in the following CMS definition:

“Observation care is a well-defined set of specific, clinically appropriate services, which include ongoing short-term treatment, assessment and reassessment that are furnished while a decision is being made regarding whether members will require further treatment as hospital inpatients or if they are able to be discharged from the hospital. Observation status is commonly assigned to patients who present to the emergency department and who then require a significant period of treatment or monitoring before a decision is made concerning their admission or discharge.”

Observation services are covered only when provided on the order of a physician or another individual authorized under state law and hospital staff bylaws to admit members to the hospital or to order outpatient tests. Observation services must also be reasonable and necessary to be covered by Medicare. Reasonable and necessary outpatient services span more than 48 hours only in rare and exceptional cases; in such instances, providers must submit notification to the Precertification Operations Department. In the majority of cases, the decision whether to discharge a member from the hospital following resolution of the reason for the observation care or to admit the member as an inpatient can be made in less than 48 hours, usually in less than 24 hours.

The following information highlights important points of this program:

- When medically appropriate, observation care is an option for members whose problems are reasonably expected to be resolved within 24 to 48 hours. Members must generally be released or admitted by the 49th hour of observation care.
- Hospitals must follow the inpatient notification procedures outlined in the Notifications chapter for members admitted to inpatient status after receiving observation services.
- Behavioral health and substance use disorder (BH/SUD) observation services must be provided or coordinated by a member’s designated BH facility, or by Tufts Health Plan’s Behavioral Health Department Program Manager.
- Upon notification, the member’s primary care team (PCT) will assist with discharge planning and care coordination services.
- Tufts Health Plan may retrospectively review observation services for medical necessity to ensure compliance with Tufts Health Plan guidelines, which are consistent with Medicare guidelines.
- Hospitals will no longer be reimbursed at the contracted rate for both observation care and an inpatient admission if a decision is made that results in an inpatient admission from the observation stay. If the observation services and admissions commence on the same calendar day, Tufts Health Plan will only pay for the admission.
- When other outpatient services are provided, all reasonable and necessary observation services are packaged in the ambulatory payment classification (APC) payment for the procedure or visit with which it was furnished. Separate APC payments made only for outpatient observation services involving three specific conditions (chest pain, asthma, and congestive heart failure) will not apply. However, hospitals may receive payment for “direct admission” to observation services in accordance with Medicare guidelines. Refer to the CMS Medicare Claims Processing Manual, Chapter 4, §290 for additional payment criteria.
- As required by CMS and the Notice of Observation Treatment and Implication for Care Eligibility (NOTICE) Act, hospitals must provide written notification and a verbal explanation to individuals receiving observation services in an outpatient setting for more than 24 hours. This notice must be issued using the standard CMS Medicare Outpatient Observation Notice (MOON) form to provide notification to affected individuals. Providers must submit the form no later than 36 hours after observation services are initiated and the notification must be signed by the individual or proxy to acknowledge receipt. For more information about the NOTICE Act and for the current version of the MOON form, refer to CMS.

5 Applies to Tufts Health Plan SCO members only.
**Note:** As outlined in the Moon notice, certain portions do not apply to Tufts Medicare Preferred HMO or Tufts Health Plan SCO members; members are instead covered in accordance with their member benefit documents. Providers should include this information in their verbal explanations to members receiving observation services for more than 24 hours and advise members to contact Senior Products Customer Relations at 800.701.9000 with any coverage-related questions:

- Members are not required to meet the 3-day minimum inpatient stay for admission to a skilled nursing facility (SNF)
- Member cost-sharing amounts may apply but are capped (Note: Member cost-sharing does not apply to Tufts Health Plan SCO members)

For additional information on observation services and payment criteria, refer to the [Observation Facility Payment Policy](#).
CARE MODEL FOR TUFTS HEALTH PLAN SENIOR CARE OPTIONS

The overarching construct for the Tufts Health Plan Senior Care Options (HMO-SNP) is to improve access to medical, behavioral health and social services for all enrolled members. The Tufts Health Plan SCO care model is based on the below core principles and practices, which Tufts Health Plan believes form the foundation for measurable cost savings and improved health outcomes.

Affordability: Tufts Health Plan SCO is designed to minimize cost sharing on the part of the member to improve access to affordable care.

Handle all aspects of the member’s needs holistically: medical, behavioral, social and community: The SCO model of care integrates the member’s Medicaid and Medicare benefits into one benefit package, allowing the primary care team (PCT) to coordinate medical and social/community benefits in an integrated way.

“High-touch” model with a consistent, primary point of contact: The Tufts Health Plan SCO model of care is intended to be a high-touch model that provides frequent contact (via telephone or in person) between plan staff and members to educate members on their condition, address their concerns, proactively monitor health status and identify health care needs.

A care manager with appropriate language skills are assigned to each member and serve as the primary point of contact, whenever feasible. When a care manager with appropriate language skills is not available, a medically trained interpreter is used. Other members of the care team with specialized skills may need to contact the member as well; however, they are introduced through the trusted relationship between the member and the care manager.

Member engagement and education: The PCT creates an individualized plan of care (IPC) for all SCO members. The IPC is actively managed and updated as the member's situation changes. Members, their families and caregivers are all critical to the care management process and are engaged to the greatest extent possible.

Identify high-risk members and provide care coordination and case management services: All SCO members are evaluated for care coordination needs through initial and ongoing clinical assessments and other health risk assessment tools. All SCO members will receive some level of care coordination, and members with more acute and complex needs are provided more intensive case management through their PCT.

Primary care focused: Tufts Health Plan believes that a well-executed primary care strategy is critical to the success of managing the dual eligible population. The care management model is structured to support a partnership between the primary care provider (PCP) and the member through a supportive "safety net" team approach.

Managing transitions of care: Tufts Health Plan places great importance on continuity of care between settings to reduce inefficiencies and duplication of services and to help ensure that the member is being cared for in the setting that best meets their needs. Tufts Health Plan’s model is built around actively coordinating transitions of care to or from acute settings, skilled nursing facilities (SNF), long-term care settings and the member’s place of residence.

Information systems support and centralized communication tool: Tufts Health Plan uses a secure, web-based care management application that houses a summary record of each member’s medical information and care plan. The PCT has access to the care management application 24 hours a day, seven days a week.

Tufts Health Plan is founded on the following core principles:

- Integrate and manage all components of a member’s needs (medical, behavioral and social) to promote independent functioning in the most appropriate, least restrictive environment.
- Provide timely access to necessary services and preventive care.
- Assign each member a care manager to coordinate all aspects of care. The type of care manager and the intensity of the care management that the member receives will differ depending on the member’s clinical complexity and level of need.
- As part of the comprehensive initial assessment, the care manager creates and manages an IPC. The IPC is unique to each member and focuses on the scope, duration and frequency of home- and community-based services (HCBS), taking into account the availability of caregiver and other informal supports.
- Perform routine follow-up assessments thereafter to facilitate early identification of changes in condition, while IPCs are adjusted accordingly.
- Provide support to the care manager, as needed, through a team of clinical experts that includes licensed clinical social workers (LCSW), registered nurses (RNs) and nurse practitioners (NPs).
- Ensure the use of individualized goal-setting to engage members and caregivers while focusing on stabilization, self-management and autonomy. Members, families and caregivers are considered critical to care planning and should be engaged to the greatest extent possible.
- Coordinate safe transitions of care to ensure that the member is being cared for in a setting that best meets their needs and preferences.

Primary Care Team

The PCT consists of a group of Tufts Health Plan SCO network providers, including at least a PCP, a care coordinator, a geriatric support services coordinator (GSSC) and a Tufts Health Plan RN care manager. The PCT works to help ensure effective coordination and delivery of covered services to all SCO members. The PCT roles and responsibilities are described below.

Primary Care Providers (PCPs)

When enrolling, every Tufts Health Plan SCO member must select a PCP. The role of the PCP is to provide primary care and participate in the development of each member's IPC. PCT meetings are organized to discuss the status and plan of care for each member of the PCP’s panel that is enrolled in Tufts Health Plan SCO. The frequency of these meetings depends on the member's acuity and level of need.

Key tasks of the PCP include the following:
- Providing overall clinical direction and serve as the central point for integration and coordination of all covered services
- Providing primary medical services, including acute and preventive care
- Participating in PCT meetings, during which changes to complex member’s IPC are reviewed and approved
- Promoting independent functioning of the member in the most appropriate, least restrictive environment with the proper supports in place
- Assisting in the designation of a health care proxy, if the member wants one
- Communicating with the member and member's caregiver/s about their medical, social and psychological needs

Care Coordinators

The care coordinator is responsible for the following:
- Facilitate mailing of the welcome letter and completion of the orientation call
- Serve as the care manager for a subset of the non-complex Tufts Health Plan SCO membership
- Coordinate execution of the IPC for the non-complex members they manage and consult other members of the PCT as needed
- Schedule PCT meetings
- Act as a support to the RN care managers in the field to assist with administrative duties

Tufts Health Plan attempts to provide members with care coordinators based on relevant language skills.

Geriatric Support Services Coordinators

The geriatric support services coordinator (GSSC) is employed by an aging services access point (ASAP) and is part of the PCT. Organized under Massachusetts law, ASAPs are local agencies that manage the home health care program and perform various services for and on behalf of elderly residents in Massachusetts. ASAPs also arrange for HCBS (e.g., Meals on Wheels, adult day health) through subcontractors.

In turn, ASAPs use GSSCs to provide services to members. The GSSC is responsible for:
- Performing, arranging and/or participating in ongoing assessments of the health and functional status of members and developing community-based care plans and related service packages necessary to improve or maintain member health and functional status
• Participating in the development and execution of a member's IPC
• Participating as part of a member's PCT
• With authorization from Tufts Health Plan SCO, arranging and coordinating the provision of appropriate community long-term care and social support services, such as assistance with housing, home-delivered meals, transportation, or other community-based services
• Monitoring the provision and outcome effectiveness of community based services as defined by the member's IPC

Nurse Care Managers (RN Care Manager)
As part of the PCT, RN care managers are registered nurses responsible for the following:
• Acting as the care manager for the majority of complex members and those living in the institutional setting for long-term care
• Implementing and executing the IPC for all SCO members on their caseload
• Monitoring the provision and effectiveness of community-based services as defined by the member's IPC
• Conducting the minimum data set-home care (MDS-HC) assessment for all SCO members on their caseload
• Facilitating the implementation of all HCBS to keep members in the least restrictive setting
• Ensuring the safe transition of members from one setting to another (i.e., hospital to home) and facilitating the implementation of all HCBS
• Participating in PCT meetings
• Ensuring the completion of clinical and functional member assessments, including those required by the Massachusetts Executive Office of Health and Human Services (EOHHS), to determine the enrollee’s rating category
• Monitoring the care and provide consistent feedback to the PCT on member progress
• Working closely with the care coordinator, PCP and GSSC to help ensure open lines of communication

Behavioral Health Clinicians (Licensed Clinical Social Workers)
Behavioral health clinicians can be assigned as a member of the PCT for those members with complex behavioral health issues. They are responsible for the following:
• Conducting special assessments for behavioral health on an as-needed basis
• Acting as a consultant to the PCT for difficult to manage members
• Providing access to behavioral health services

Customer Relations Representative
While not a member of the PCT, CRRs play an important role in educating members about the plan, as well as their rights. CRRs work with members to assign an in-network PCP and quickly address nonclinical questions or concerns that members may have.

Note: Tufts Health Plan attempts to hire CRRs who speak the members’ primary languages and assign these CRRs to members based on relevant language skills.

CRRs are responsible for executing ongoing administrative tasks for members (e.g., processing grievances, replacing lost membership cards) as well as facilitating a mailing of the welcome letter and completion of the orientation call.

Care Management Process
Tufts Health Plan is committed to supporting members in such a way that allows them to remain safely in the community for as long as possible. Because a member's health status and care can change, he/she is frequently reassessed and re-stratified into levels of care management that respond to changing needs.

Assessments are used to stratify members into the appropriate level of care management. The levels of care, the associated level of risk, how these members typically present, and the type of care manager for each subset of membership are defined in the following table:
## Care Model for Tufts Health Plan Senior Care Options

### Level of Care

<table>
<thead>
<tr>
<th>Level of Care</th>
<th>Level of Risk</th>
<th>Definition</th>
<th>Primary Care Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Well (with no HCBS)</td>
<td>Noncomplex</td>
<td>No activities of daily living (ADL) or instrumental activities of daily living (IADL) deficits High functioning Limited or no chronic diseases</td>
<td>Care coordinator</td>
</tr>
<tr>
<td>Community Well (some HCBS)</td>
<td>Noncomplex</td>
<td>Members living in the community with conditions or situations requiring coordination of one or more support services due to ADL or IADL deficits, but who are deemed to be in a stable state</td>
<td>GSSC</td>
</tr>
<tr>
<td>Alzheimer’s Dementia/Chronic Mental Illness (AD/CMI)</td>
<td>Complex</td>
<td>Members living in the community with a diagnosis of Alzheimer’s, dementia, or a chronic mental illness, often with conditions or situations that require coordination of one or more support services due to ADL or IADL deficits</td>
<td>GSSC (with RN care manager and behavioral health clinician involvement)</td>
</tr>
<tr>
<td>Nursing Home Certifiable</td>
<td>Complex</td>
<td>Members with conditions or situations that require expert coordination of multiple support services due to two or more ADL deficits, and who are deemed to be in an unstable state</td>
<td>RN care manager supported by interdisciplinary team as needed; supportive roles as needed include medical director, behavioral health clinician, advanced illness consultant, dementia care consultant</td>
</tr>
<tr>
<td>Institutional</td>
<td>Long-term custodial care</td>
<td>Long-term resident of a nursing facility</td>
<td>RN care manager</td>
</tr>
</tbody>
</table>

### Assessment and Risk Categories

At a minimum, all SCO members receive an initial assessment, as well as ongoing assessments, at state-mandated intervals consistent with their health and social support needs.

**Initial Assessments**

An initial assessment is a comprehensive assessment of a member that includes the following:

- An evaluation of a member’s clinical, functional, nutritional and physical status
- Determination of a member’s advance directive and service preferences
- The medical history of the member
- Key contact information, including relevant family members
- A screening for potential behavioral health issues, including tobacco, alcohol and drug use
- An assessment of the member’s need for long-term care services, including the availability of informal support
- Specific elements of the minimum data set (MDS), if required

**Ongoing Assessments**

An ongoing assessment is a periodic reevaluation of a member that is conducted on a routine basis after the initial assessment. The purpose of this assessment is to monitor and assess a member’s ongoing clinical, functional and nutritional status and to determine if the current plan of care adequately supports the member in their current living arrangement.
Change in Condition

In addition to regularly scheduled ongoing assessments, trigger events due to a member’s change in condition can result in a reassessment. There are several categories of trigger events:

- An acute episode (e.g., an emergency department visit or hospitalization)
- A change in medical condition (e.g., development of pneumonia)
- A change in social condition (e.g., loss of a caregiver)

Features of the Tufts Health Plan SCO Care Model

Tufts Health Plan’s holistic approach to care management incorporates the steps described below.

Intake

After enrollment, intake into the Tufts Health Plan care management system occurs as quickly as possible to help ensure the following:

- Continuity of care with existing providers, services, medications, etc.
- Rapid identification of risk factors and new services needed to stabilize the member

The care coordinator conducts an orientation call and sends a welcome letter within the first 30 calendar days of a member’s enrollment. The goals of the welcome letter are to:

- Welcome the member to the program
- Ensure that all orientation materials were received and understood
- Provide a description of the PCT and the role of the care manager
- Highlight some key elements in the evidence of coverage (EOC)

Initial Assessments

The care manager typically conducts an initial in-home assessment within 30 calendar days of a member’s enrollment and within five business days if a member is institutionalized or if institutional placement is pending. Initial assessments are comprised of the following four mandatory key elements:

- An evaluation of clinical status, functional status, nutritional status and physical well-being
- The medical history, including relevant family members and illnesses
- Screenings for behavioral health status and tobacco, alcohol and drug use
- An assessment of the need for long-term care services, including the availability of informal support

The initial assessment also serves as the health risk assessment (HRA) that drives identification of the appropriate level of care for each member. The HRA is a health screening assessment tool used to identify the initial health, functional and psychosocial needs of the member. Based on the results of this assessment, the most appropriate care manager is assigned. A HRA is not performed on institutional members, as they are already considered at high risk by virtue of living in a long-term care facility. These members are automatically assigned an RN care manager.

The initial assessment includes a functional assessment. This assessment tool evaluates the member’s current functional needs and the member’s need for additional or more appropriate community-based support services (e.g., Meals on Wheels, homemaker services) based on a review of ADLs and IADLs.

If the initial assessment determines that a member’s care needs are outside the scope of the care manager that member is assigned a different level of care and the most qualified care manager.

In addition, the IPC is completed as part of the initial assessment. The IPC is always reviewed with and agreed upon by the PCP, member, caregiver and other members of the PCT before being considered final. The IPC is developed after the initial assessment and updated thereafter with any major change in condition. A plan of care is developed and includes identified problems, goals and interventions. The plan of care is reviewed and updated with each assessment.

For those members living in the community who are identified as being nursing home certifiable, RN care managers conduct the MDS-HC assessment. This assessment is a clinical screening tool mandated by federal law that assesses key domains of function, health and service use. For institutional members, the care manager reviews the MDS 3.0 conducted by the SNF for completeness and accuracy.
Monitoring and Ongoing Assessments

An ongoing assessment is a periodic reevaluation of a member. This assessment is conducted on a routine basis after the initial assessment. The purpose of this assessment is to monitor and assess a member’s ongoing clinical, functional and nutritional status and to determine if the current plan of care is adequately supporting the member in their current living arrangement.

The care manager reassesses members at established intervals depending on their acuity and level of need. The established intervals are as follows:

- Community Well members (with no HCBS) are assessed telephonically every six months
- Community Well members (with HCBS) are assessed via home visits every six months
- AD/CMI members are assessed via home visits alternating with telephonic assessments every quarter
- Nursing home certifiable members are assessed via home visits every quarter
- Institutional members are assessed in the facility every quarter
- Any member can be reassessed at any time with a significant change in condition

Medical reassessment of all enrollees by the PCP includes a complete history, annual physical and routine and episodic visits as needed. It is the expectation that the PCP uses their clinical judgment to determine how frequently he/she needs to reassess the enrollee.

Centralized Enrollee Record

The centralized enrollee record (CER) is a single, centralized electronic record with the primary purpose of documenting SCO member status. The CER is used to facilitate communication among the PCT and other providers that could require access (e.g., behavioral health providers, ER physicians). The CER or a summary abstract is available to any provider who requires access 24 hours a day, 7 days per week.

Care Transitions

Tufts Health Plan is committed to ensuring continuity of care between settings. The foundation of coordinated transitions is to:

- Communicate information about the member’s baseline status from the PCT to the treating provider
- Communicate information about the member’s status from the treating provider to the PCT to facilitate planning for return to the most appropriate care setting

The PCT coordinates transitions between care settings through the use of established communication processes between the PCP, care manager, member and caregiver/family member. As part of the transitions between settings, the PCT is responsible for:

- Reinstating prior services, as applicable and arranging new services, as needed
- Coaching the member on the discharge summary either prior to the member leaving the hospital or at home within 48 hours of discharge
- Arranging an appointment with the member’s PCP within seven days of discharge
- Conducting an intense follow-up with the member to help ensure adherence to appointments, medication and treatment regimens, as well as educating the member on early identification of changes in condition
- Reassessing and restratifying the member, as appropriate
- Updating the IPC accordingly

Advance Directives

Tufts Health Plan conducts advanced care planning discussions with members early and often, and encourages PCPs to do the same. Tufts Health Plan’s goal is to have discussion regarding advance directive with all SCO members within 90 days of enrollment and to have an advance directive in place within the first year of enrollment.
AGING SERVICES ACCESS POINTS AND LONG-TERM SERVICE SUPPORTS

The following information applies to Tufts Health Plan SCO members only.

Aging Services Access Points (ASAPs) and Geriatric Support Services Coordinators (GSSCs)

To provide home- and community-based services (HCBS) for the geriatric population, Tufts Health Plan contracts with aging services access points (ASAPs) that were established in accordance with Massachusetts state law. These services, which are aimed at helping prevent hospitalization, include:

- Home care program
- Care management
- Screening
- Authorization activities for certain long-term care services
- Collaboration with the primary care team (PCT) in promoting independent functioning of member and providing services in the most appropriate and least restrictive setting

ASAPs use geriatric support services coordinators (GSSCs) to manage these services for Tufts Health Plan SCO members. GSSCs collaborate with the PCT in care planning and service implementation.

General Responsibilities

ASAPs are responsible for providing community services, including:

- Information and referral
- Interdisciplinary case management
- Monitoring of service plans
- Reassessment of needs
- Protective services
- Investigations of abuse and neglect of elders

Key Functions of an ASAP for Tufts Health Plan SCO Members

The ASAP’s key functions are to:

- Conduct comprehensive needs assessment, when necessary
- Develop a care plan to address unmet needs in conjunction with the PCT
- Purchase services necessary to implement the care plan
- Monitor the effectiveness of the care plan over time

How Tufts Health Plan Works with ASAPs

Tufts Health Plan contracts with ASAPs to assist in coordinating the following services to members:

- Homemaker
- Supportive day care
- Adult day health
- Supportive home care aide
- Laundry service
- Personal emergency response
- Adaptive housing/equipment
- Companion
- Medication dispensing
- Personal care
- Dementia day care
- Home health services
- Home delivered meals
- Emergency shelter
- Transportation
- Grocery shopping/delivery
- Chores
- Wanderer locator
- Vision rehabilitation
- Respite
- Habilitation therapy
- Behavioral health counseling
For more information or a list of Tufts Health Plan's contracted ASAPs, see the Tufts Health Plan SCO Provider Directory.

How SCO Providers Work with ASAPs

As a member of the PCT, the Tufts Health Plan SCO care manager will collaborate with the PCP or other providers to implement an appropriate service plan that meets the member's identified needs.

**Long-Term Service Supports (LTSS)**

Tufts Health Plan contracts with long-term service support (LTSS) agencies to provide services to Tufts Health Plan SCO members.

**Note:** Members must meet clinical eligibility requirements.

**Adult Foster Care**

The adult foster care, also known as adult family care (AFC), program enables a qualified member to receive care in a home-based setting for activities of daily living (ADLs) and instrumental activities of daily living (IADLs). The member and the caregiver must live together.

In conjunction with a Tufts Health Plan SCO care manager, nursing and care management oversight are provided by the AFC agency. Two levels of care are available based on clinical acuity.

**Day Habilitation**

A program of services, for members with intellectual disabilities, that sets forth measurable goals and objectives; and prescribes an integrated program of activities and therapies necessary to reach the stated goals and objectives.

**Group Adult Foster Care (GAFC)**

This program provides assistance with ADLs, IADLs, nursing and care management oversight through the GAFC agency. GAFC services must be provided in a qualified group residential setting (assisted living, senior housing, and supportive housing).

All services are provided by the GAFC agency in the member's home. This service provides care up to two hours per day, seven days per week.

**Personal Care Attendant (PCA) Program**

This program provides training and reimbursement to employ and manage personal care services, for qualified members. Services received through the PCA Program are consumer-directed and intended to allow for maximum independence in their home environment. To be eligible for this program, the member must have a chronic or permanent disability for which he/she cannot perform ADLs without physical assistance.

**Adult Day Health (ADH) Program**

The Adult Day Health Care (ADH) Program is provided in a Massachusetts agency-approved ADH provider. The general goal of these services is to provide an organized program of nursing services and supervision, maintenance-therapy services, and socialization.