



# **Network Facility Handbook**



115 Fifth Avenue  
New York, NY 10003  
[www.multiplan.com](http://www.multiplan.com)

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## Introduction

This Network Facility Handbook is the “Administrative Handbook” referenced in your Participating Facility Agreement. Please read it carefully and refer to it as questions arise. Please note that if a provision in this Network Facility Handbook conflicts with state or federal law or the terms of your Participating Facility Agreement, the state or federal law or your Participating Facility Agreement takes precedence. The terms of this handbook may be modified at the sole discretion of MultiPlan, Inc. It also includes guidelines for managing the care of Participants served by Multiplan and its subsidiaries from the time the Participant initiates care until the time the Network Facility receives payment for services. When the word “you” or “your” appears in this handbook, it means the Network Facility that is party to a Participating Facility Agreement with Multiplan.

We are committed to positive relationships with our Network Providers, Clients and Users. To strengthen these relationships, we have a variety of information, including the most current version of this Network Facility Handbook at [www.multiplan.com](http://www.multiplan.com). You may also request a current copy of the Handbook or our most recent list of Clients and/or Users by contacting Service Operations at [service@multiplan.com](mailto:service@multiplan.com) or (800) 950-7040.

### ***MultiPlan Network Products***

**The PHCS Network**, MultiPlan's national primary PPO, is the largest independent primary PPO network in the country and serves over 16 million health plan participants. Participants are directed to Network Facilities through state-of-the-market online search capabilities, standardized directories, and telephonic referrals.

**The MultiPlan Network**, our national complementary network, is used by an estimated 27 million participants who access MultiPlan when seeking care from providers outside of their primary provider network. Because participants share in the benefit of your contracted discount, they have a significant financial incentive to select you over non-participating facilities.

**ValuePoint by MultiPlan**, our access card program which is a non-insured business arrangement under which, in exchange for a fee or other consideration paid by Participant directly to Client, and upon presentation of an identification card bearing the ValuePoint logo or other Authorized Logo, a Participant has the right to reimburse Network Facilities directly at the Contract Rate as payment in full for health care services rendered.

## Section One

### Important Definitions

Depending upon the specific form of agreement you signed, the following terms may be utilized in your Participating Facility Agreement and are intended to be defined as provided for in your Participating Facility Agreement:

- (i) *Ancillary Provider* may be referred to as Vendor
- (ii) *Billed Charges* may be referred to as Regular Billing Rates;
- (iii) *Client* may be referred to as Payor or Company
- (iv) *Contract Rates* may be referred to as Preferred Payment Rates or Specified Rates;
- (v) *Covered Services* may be referred to as Covered Care;
- (vi) *Network Provider* may be referred to as Preferred Provider;
- (vii) *Participant* may be referred to as Covered Individual or Policyholder; and
- (viii) *Program* or *Benefit Program* may be referred to as Contract.

***Benefit Program Maximum*** An instance in which the cumulative payment by a User has met or exceeded the annual or lifetime benefit maximum (e.g., dollar amount or service count) for a particular type of Covered Service rendered to a Participant in accordance with the terms of the Participant's Benefit Program.

***Certification*** The determination made by a licensed, registered or certified health care professional engaged by the Care Management program that the health care services rendered by a Network Provider meet the requirements of care, treatment and supplies for which payment is available by an MultiPlan Client or User pursuant to the Participant's Program. Certification may also be referred to as "Precertification."

***Clean Claim*** Unless otherwise required by law, Clean Claim means a completed UB04 or HCFA 1500 (or successor form), as appropriate, or other standard billing format containing all information reasonably required by the Client for adjudication (e.g., provider's name, tax identification number, date of service, procedure code with Billed Charges, the Client's name and policy number, and the Participant's name, address, identification number and patient's date of birth).

***Client*** An insurance company, employer health plan, Taft Hartley fund, or other organization that sponsors or administers on behalf of a User, one or more Programs for the provision of health care services to Participants accessing the Network.

***Concurrent Review*** Utilization Review conducted during a patient's hospital stay or course of treatment.

***Contract Rates*** The rates of reimbursement to Network Facility for Covered Services, as set forth in the Participating Facility Agreement.

***Covered Service*** Health care treatment and supplies rendered by a Network Provider and provided to a Participant for which a User is responsible for payment pursuant to the terms of a Program.

## Section One: Important Definitions

***Emergency*** A condition, illness or injury of such a nature that failure to obtain immediate medical care could place the health of a Participant in serious jeopardy. The determination as to whether a condition, illness or injury is an Emergency is made without consideration of whether services provided to treat the Emergency are covered under a Participant's Program.

***Network*** An arrangement of Network Providers created or maintained by MultiPlan, or one of its subsidiaries, under which such Network Providers have agreed to accept certain Contract Rates for Covered Services provided to Participants. Clients direct Participants enrolled in the Program to providers participating in the Network.

***Network Provider*** A licensed facility or licensed, registered, or certified health care professional that agrees to provide health care services to Participants and that has been independently contracted for participation in the Network. Network Providers may be referenced in this handbook individually as "Network Facility," "Network Ancillary Provider" or "Network Professional."

***Participant*** Any individual and/or dependent eligible under a Client's Program that provides access to the Network.

***Program*** Any contract, insurance policy, workers' compensation plan, auto medical plan, health benefit plan or other health plan or program under which Participants are eligible for benefits. Program may also include the ValuePoint Program.

***Protected Health Information*** Information transmitted or maintained in any form or medium – electronic, on paper, or in conversation – that identifies an individual and is created or received by a health care provider, health plan, public health authority, employer, life insurer, school or university, or health care clearinghouse; and relates to the past, present, or future physical or mental health or condition of an individual; the provision of health care to an individual; or the past, present, or future payment for the provision of health care to an individual.

***Quality Management Program*** A program designed to promote quality assurance and improvement activities within an organization and assess the credentials of Network Providers and the quality of health care services rendered by each Network Provider. A Quality Management program may include a complaint investigation and resolution process.

***Retrospective Review*** Utilization Review conducted after services have been provided to a Participant.

***User*** The entity responsible for the payment of Covered Services. A Client may also be a User. For purposes of the ValuePoint Program or Discount Card Program, User shall mean an individual.

***Utilization Management Program*** A program established by or on behalf of a MultiPlan Client or User under which a request for care, treatment and/or supplies may be evaluated against established clinical criteria for medical necessity, appropriateness and efficiency. Sometimes referenced as "Utilization Review."

## ***Section Two***

### **Network Participation**

#### ***Proprietary Information***

All information and materials provided to you by MultiPlan, MultiPlan Clients or MultiPlan Users remain proprietary to MultiPlan, MultiPlan Client or MultiPlan Users. This includes, but is not limited to, your Participating Facility Agreement and its terms, conditions, and negotiations, any Program, rate or fee information, MultiPlan Client or User lists, any administrative handbook(s), and/or other operations manuals. You may not disclose any of such information or materials or use them except as may be permitted or required by the terms of your Participating Facility Agreement.

#### ***Preferred Facility Responsibilities and Requirements***

As part of the MultiPlan Facility Network, you are responsible for meeting certain requirements for network participation. You have the responsibility for:

- The care and treatment of Participants under your care. You must ensure that all care is rendered in accordance with generally accepted medical practice and professionally recognized standards and within the scope of your applicable license, accreditation, registration, certification and privileges;
- Complying with any and all applicable state and/or federal laws related to the delivery of health care services and the confidentiality of Protected Health Information and taking all precautions to prevent the unauthorized disclosure of such Participant's medical and billing records;
- Complying with MultiPlan and MultiPlan Client and/or User requests for copies of a Participant's medical and billing records for those purposes which MultiPlan and/or its Clients or Users deem reasonably necessary, including without limitation and subject to any applicable legal restrictions, quality assurance, medical audit, credentialing or recredentialing;
- Cooperating with the Quality Management and Utilization Management programs of MultiPlan Client or Users;
- Meeting the MultiPlan credentialing criteria, as referred to later in this section; and
- Honesty in all dealings with MultiPlan, its Client and Users. As a Network Facility, you agree not to make any untrue statements of fact in any claim for payment, nor any untrue statements of material fact or any intentional misrepresentations of any fact in any statement made to MultiPlan or any MultiPlan Client or User.

In addition, you must meet the following requirements for MultiPlan Network participation:

- You may not engage in inappropriate billing practices, including but not limited to billing for undocumented services or services not rendered, unbundling, up-coding or balance billing.

## **Section Two: Network Participation**

- You may not be the subject of publicity that adversely affects the reputation of MultiPlan, as determined by MultiPlan. You may not commit professional misconduct that violates the principles of professional ethics.
- You may not engage in any action or behavior that disrupts the business operations of MultiPlan or any MultiPlan Client or User.
- Your responses to inquiries by MultiPlan shall be timely, complete and delivered in a professional manner.

### ***Quality Monitoring Activities***

#### ***The Quality Management Committee***

The MultiPlan Quality Management Committee is a companywide council that provides support and oversight of quality management and improvement activities at MultiPlan. This integrated support and promotion of quality initiatives is vital to MultiPlan, and the Committee's objectives, listed below, reflect this:

- To strengthen the position of MultiPlan as an organization that continually strives to deliver services of optimal quality to its Clients, Users and their Participants;
- To promote companywide awareness of, and participation in, continuous quality improvement;
- To oversee activities throughout MultiPlan that contribute to quality and process improvement; and
- To assist MultiPlan with meeting national accreditation standards, state and federal mandates and Client and User expectations.

In addition to the Quality Management Committee, the MultiPlan commitment to quality includes maintaining provider credentialing, recredentialing and Quality Management programs. Specifics of these programs follow.

### ***Credentialing***

We apply rigorous criteria when we credential each acute inpatient facility in our Network. MultiPlan has established and periodically updates credentialing criteria for all categories of providers it accepts into its Network.

The credentialing criteria include but are not limited to:

- Accreditation by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO) to a level of "Accredited" or "Provisional Accreditation;" or
- Certification by the Centers for Medicare & Medicaid Services (CMS) as a Medicare Participant; or
- Certification by the Healthcare Facilities Accreditation Program (HFAP); or
- Satisfactory completion of the MultiPlan Request for Information for "Acute Inpatient Facilities that are not accredited by JCAHO or certified by CMS;" and
- Professional liability insurance of \$1 million/occurrence and \$5 million in aggregate; and

## Section Two: Network Participation

- General liability insurance of \$1 million/occurrence and \$5 million in aggregate.

The MultiPlan Credentialing Committee makes all decisions regarding provider participation in the MultiPlan Network in accordance with MultiPlan credentialing criteria.

Credentialing criteria vary by provider type. To obtain a copy of the MultiPlan credentialing criteria, please contact Service Operations at [service@multiplan.com](mailto:service@multiplan.com) or (800) 950-7040.

### ***Recredentialing***

MultiPlan recredentials inpatient acute Network Facilities on a set schedule in accordance with state and federal law and national accreditation standards. MultiPlan reviews JCAHO and CMS databases as appropriate to confirm that accredited or certified status is current. Recredentialing activities may also be triggered as a result of quality management investigations or information received from state or federal agencies.

### ***Quality Management Program***

MultiPlan maintains a Quality Management program that is responsible for the management of complaints originating from various sources, including Participants, MultiPlan Clients or MultiPlan Users. The Quality Management program acknowledges tracks and investigates complaints about Network Professionals, and manages their resolution through a standard process. Complaints may include but are not limited to perceptions of:

- Unsatisfactory clinical outcome
- Inappropriate, inadequate, over-utilized or excessive treatment
- Unprofessional behavior by Network Professional or office staff
- Inappropriate billing practices

As part of your participation in the MultiPlan Provider Network, you are responsible for participating in, and observing the protocols of the MultiPlan Quality Management program. The MultiPlan Quality Management program consists of the following:

### ***Investigation Process***

MultiPlan facilitates the complaint investigation process by gathering information from various parties (including the Network Facility involved) to determine the circumstances surrounding the complaint. Requests for information from Network Facilities may include a patient's medical and/or billing records. MultiPlan recognizes that the Network Facility's participation in the investigation process is critical. When requesting information, MultiPlan reports the complainant's concerns and affords the Network Facility an opportunity to respond to the complaint.

While complaints are investigated in a timely fashion, it is important to note that timeframes are predicated upon the receipt of information necessary to complete the investigation. Depending upon the nature of the complaint, it may be thirty to sixty (30-60) days before an initial determination is reached. MultiPlan conducts the investigation

## Section Two: Network Participation

process with strict confidentiality. If the complaint is of a clinical nature, MultiPlan clinical staff (including a MultiPlan Medical Director) participates in the investigation process.

### ***Outcome of Investigation***

Investigation outcomes vary based on the type and severity of the complaint and the complaint record of the Network Facility. Based upon the outcome, complaints may be categorized as “No Incident,” or in levels ranging from “Patient Dissatisfaction” to “Termination.”

MultiPlan communicates investigation outcomes and resulting actions directly to the Network Facility involved. If the quality of care rendered at the Network Facility is below acceptable standards, MultiPlan will work with the Network Facility to develop a corrective action plan. If the corrective action plan does not result in acceptable standards of care, MultiPlan may terminate the relationship with the Network Facility. If an acute inpatient Network Facility is terminated from participation in the MultiPlan Provider Network, the Network Facility will be notified in writing and informed of the right to appeal. All complaint records are maintained confidentially and reviewed during the recredentialing process. Data obtained from analysis of complaint records may also be used in aggregate form to support other initiatives, including provider education.

### ***Recognition of Authorized Logos***

Network Facility agrees to recognize each name and/or logo identified as an Authorized Logo as an authorized identifier when displayed on identification cards, Explanation of Benefits (EOB) forms or other forms of identification and evidence of the Client or User’s right to access Network Facility as a Network Provider and to reimburse Network Facility at the Contract Rates for Covered Services rendered to Participants. MultiPlan may update the list of Authorized Logos included on Exhibit A by posting such modifications to the MultiPlan website, however Network Facility should refer to his/her Participating Facility Agreement for specific access.

## *Section Three*

### **MultiPlan Participation Requirements**

#### ***Utilization Management***

You are required to participate in and observe the protocols of MultiPlan Client or User's Utilization Management programs for health care services rendered to Participants. Utilization Management requirements may vary by MultiPlan Client or User, and by the Participant's Program.

#### ***Certification***

Most Utilization Management programs used by MultiPlan Clients or Users require Certification. As part of the Certification process, please be prepared to provide the following information by telephone, facsimile, or through any other method of communication acceptable to the MultiPlan Client or User's Utilization Management program:

- Client or User name
- Group policy number or name
- Policyholder's name, social security number and employer (group name)
- Patient's name, sex, date of birth, address, telephone number and relationship to policyholder
- Network Professional's name and specialty, address and telephone number
- Facility name, address and telephone number
- Scheduled date of admission/treatment
- Diagnosis and treatment plan
- Significant clinical indications
- Length of stay requested

You may be required to obtain Certification from the Utilization Management or Utilization Review program for the following:

- **Inpatient admissions, outpatient surgery and other procedures identified by the MultiPlan Client or User's Utilization Management program** To obtain Certification for these procedures, call the telephone number provided by the Participant or the MultiPlan Client or User prior to the date of service to the Participant. You may be required to obtain separate Certifications for multiple surgical procedures. To facilitate a review, be sure to initiate the Certification process a minimum of seven to ten (7-10) days before the date of service.
- **Emergency admissions** Certification of all admissions following an emergency room visit is usually required within forty-eight (48) hours after the admission.
- **Length of stay extensions** In the event a length of stay extension is required for those health care services initially requiring Certification, you may be required to

### **Section Three: Participation Requirements**

obtain additional Certification from the Utilization Management program prior to noon of the last certified day.

#### ***Concurrent Review***

Network Facilities must participate in the Utilization Management program of Concurrent Review. A nurse reviewer performs Concurrent Review to document medical necessity and facilitate discharge planning.

#### ***Retrospective Denial of Authorized or Certified Services***

Unless otherwise specified in your Participating Facility Agreement, Client shall be bound by the authorization or certification of Covered Services for a Participant provided to Participating Facility by Client, and Client shall not rescind or modify such authorization or certification pursuant to a retrospective review by Client, provided however, Client may rescind or modify such authorization or certification upon any of the following:

- (a) the information on which such authorization or certification was based was inconsistent with the claim information;
- (b) at the time of authorization/certification, the Client did not know, and with the exercise of reasonable care could not have known, that (i) the service was not a Covered Service, or (ii) a pre-existing condition existed; or
- (c) critical information requested by the Client and/or MultiPlan regarding the Covered Service to be delivered to the Participant was omitted such that the Client's and/or MultiPlan's determination would have been different had it known the critical information.

#### ***Case Management***

Case management identifies those Participants whose diagnoses typically require post-acute care or high level and/or long-term treatment. The case manager works with providers and family members to formulate a plan that efficiently utilizes health care resources to achieve the optimum patient outcome. Case management services are provided for Participants who may benefit from:

- Change in facility or location of care
- Change in intensity of care
- Arrangements for ancillary services
- Coordination of complex health care services

Before completing the Certification process, always contact the MultiPlan Client or User to obtain eligibility information.

In cases where multiple procedures are performed, be sure to confirm benefit eligibility from the MultiPlan Client or User for each procedure.

### **Section Three: Participation Requirements**

#### ***Referrals to Other MultiPlan Network Providers***

To help Participants avoid a reduction in benefits, you are required to use your best efforts to refer Participants to Network Facilities within the same MultiPlan Network, when medically appropriate and to the extent these actions are consistent with good medical judgment. For assistance in finding other providers participating in the MultiPlan Network for referral purposes, contact Service Operations at (800) 950-7040.

#### ***Appeals Process for Care Management Decisions***

The appeals process may vary by the Client or User's Utilization Management program and/or as mandated by state or federal law. In the event you or a Participant do not agree with a noncertification determination made under the Utilization Management program, you or the Participant has the right to appeal the determination in accordance with the MultiPlan Client or User's Utilization Management program appeals process. To obtain details of the MultiPlan Client or User's Utilization Management program appeals process, please contact the appropriate MultiPlan Client or User.

Failure to observe the protocols of the Utilization Management program may also result in a reduction of benefits to the Participant. You are responsible for notifying the Participant of any potential financial implications associated with failure to observe the Utilization Management Program protocols.

## ***Section Four***

### **Reimbursement and Billing Requirements**

#### ***Timely Payment of Claims***

Unless otherwise specified in your Participating Facility Agreement, in order to obtain the benefit of the Contract Rates in your Participating Facility Agreement, Clients contracted with MultiPlan will be required to pay or arrange for Users to pay for Covered Services within thirty (30) business days of receipt of a Clean Claim (unless a shorter of period of time is required by law). In addition to the foregoing, certain state laws requiring alternative time periods within which payment is to be made may apply to Client. To the extent such laws apply, Client may be liable for statutory interest penalties. Claims should be sent as usual by following the instructions on the back of the member's ID card. Any payments due by Client shall be reduced by any applicable Co-payments, Deductibles, and/or Co-insurance, if any, specified in the Participant's Benefit Program and/or any service for which the Participant's Benefit Program does not provide coverage.

#### ***Identification of Participants***

MultiPlan Clients and Users furnish Participants with a means of identifying themselves as covered under a Program. Such methods of identification include, but are not limited to, affixing a MultiPlan authorized logo to identification cards; a MultiPlan phone number to call to verify a Participant's eligibility, written notification by Client of an affiliation with MultiPlan at the time of benefits verification, a MultiPlan authorized logo on the Explanation of Benefits form, or other means acceptable to MultiPlan and the Network Provider. MultiPlan Clients and Users will also furnish a telephone number to call for verification of the Participant's eligibility. Always contact the MultiPlan Client or User to obtain eligibility and benefit information before rendering services. Please note that confirmation of eligibility does not guarantee payment. Benefit restrictions and limitations may apply. MultiPlan does not determine benefits eligibility or availability for Participants and does not exercise any discretion or control as to Program assets, with respect to policy, payment, interpretation, practices, or procedures. Be sure to notify Participants of restrictions and/or limitations identified when contacting the MultiPlan Client or User.

#### ***Claims Submission***

As a Network Facility, you agree to submit to the MultiPlan Client or User (whether primary or complementary) a timely, Clean Claim for services rendered to Participants. All claims should be submitted using your Billed Charges and the appropriate procedure code per American Medical Association (AMA) and Center for Medicare and Medicaid Services (CMS) standards.

*Note: MultiPlan is not an administrator, insurer, underwriter, guarantor, or payer of claims and is not liable for any payment of claims for services under Programs submitted by the Network Facility to MultiPlan or any MultiPlan Client or User.*

### ***Submitting Claims by Mail***

Claims must be submitted to the address found on the Participant's ID card using a UB92 claim form.

### ***Submitting Claims Electronically***

All claims may be submitted electronically through transaction networks and clearinghouses in a process known as Electronic Data Interchange (EDI). This method promotes faster, more accurate processing than paper claims submitted by mail, and is required by federal benefit plans. We encourage you to exercise your best efforts to implement electronic claims submission capability as soon as reasonably practicable.

The National Provider Identifier (NPI) is a required identifier on all electronic health care transactions. MultiPlan recommends that you submit your NPI information as part of your standard submission practice. MultiPlan supplies this information to MultiPlan Clients and Users for use in electronic transaction processing.

### ***Reimbursement Policies***

#### ***Administrative/Facility Fees***

When fees are negotiated for care, treatment and supplies pursuant to the MultiPlan Participating Facility Agreement, it is recognized that such services may include an administrative and maintenance component. As a result, the fees paid for health care services pursuant to the MultiPlan Participating Facility Agreement include payment for administrative, oversight, overhead and/or similar charges related to the provision of any service rendered. You may not separately bill or collect from the Participant or the MultiPlan Client or MultiPlan User any additional amount for administrative, oversight, overhead and/or similar charges related to the provision of such services.

#### ***Multiple Procedures***

In a case where multiple surgical procedures are planned, be sure to obtain information from the MultiPlan Client or User with regard to benefit coverage for each procedure. Reimbursement for multiple procedures may vary by the MultiPlan Client or User, and may be reduced when performed during a single encounter (e.g. 100% of the negotiated rate for the primary procedure, 50% of the negotiated rate for the secondary procedure, etc.).

### ***Coordination of Benefits***

Participants are sometimes covered by more than one insurance policy, benefit plan or other health plan or program. In that instance, the MultiPlan Client or User uses the following rules for the Coordination of Benefits (COB) with regard to payment:

## Section Four: Reimbursement and Billing Requirements

### ***MultiPlan Client or User is Primary***

When a MultiPlan Client or User is primary under the COB rules, the MultiPlan Client or User pays or arranges to pay for services according to the Participant's Program (e.g., 90%, 80%, or any other percent based on the Participant's coinsurance amount) and pursuant to the MultiPlan Contract Rate.

### ***MultiPlan Client or User is Secondary***

If a MultiPlan Client or User is other than primary under the COB rules, the MultiPlan Client or User will pay or arrange to pay a reduced amount only after the Network Facility has received payment from the primary plan. Please refer to your Participating Facility Agreement for the specific terms related to payment when a MultiPlan Client or User is other than primary under the COB rules.

As a Network Facility, you are required to cooperate fully with MultiPlan and/or MultiPlan Clients or Users in supplying information about other entities providing primary medical coverage or otherwise having payment responsibility for services rendered to Participants, and in all other matters relating to proper coordination of benefits.

*Note: Payment may vary based on state or federal law when Medicare is a primary or secondary payer.*

### ***Balance Billing***

Please be sure to review the Explanation of Benefits (EOB) form sent to you by the MultiPlan Client or User to determine the amount billable to the Participant. At the time of the visit, you may collect any copayment or encounter fee specified in the Participant's Program. Following the receipt of an EOB, you may also bill for deductibles and coinsurance, if any, as specified in the Participant's Program, and/or payment for non-Covered Service. In the event that you collect fees from the Participant that exceed the Participant's responsibility, you must refund those fees to the Participant promptly upon notice of overpayment.

As specified in the Participating Facility Agreement, Participants cannot be billed for the difference between your Billed Charges and the Contract Rate.

*Note: Payment may vary based on state or federal law when Medicare is a primary or secondary payer.*

### ***Benefit Maximums***

As previously mentioned, Participants cannot be billed for the difference between Billed Charges and the Contract Rate for Covered Services, whether the MultiPlan Client or User is primary or secondary. In instances where the cumulative payment by a MultiPlan Client or User has met or exceeded an annual or lifetime benefit maximum for a particular type of Covered Service rendered to a Participant, Network Providers may not "balance bill" Participants for the difference in billed charges and the Contract Rates. However, you may bill the Participant for the Contracted Rate once the Participant has reached the Benefit Program Maximum.

## **Section Four: Reimbursement and Billing Requirements**

A benefit maximum limits the MultiPlan Client or User's cumulative responsibility for payment of a select set of services to some annual or lifetime dollar amount or service count. This prohibition will remain in effect as long as the patient remains a Participant under a MultiPlan Program. When a particular type of care, treatment or supply is considered a "major medical exclusion" pursuant to the Program and/or does not qualify under any circumstance as a Covered Service for the Participant, Network Providers may bill the Participant at the regular billing rate for the "excluded" service.

### ***Assignment of Benefits and Release of Medical Information***

MultiPlan Clients or Users can pay or arrange to pay Network Facilities directly only when the Participant has approved the assignment of benefits. Participants should present a signed form for this purpose during the first visit to you. If the Participant does not have an appropriate form from the MultiPlan Client or User, you may obtain an assignment using your standard form. Signatures need only be provided once and can be filed with the Participant's record. All claims submitted should indicate that signatures for assignment of benefits are "on file."

For some types of treatment, MultiPlan Clients or Users may require the Participant's consent (and possibly the consent of family members) to release Protected Health Information. These signatures should be kept on file with the Participant's record.

### ***Reimbursement for the Duplication of Medical Records***

If copies of medical records are requested to process an admission, concurrent review, appeal or retrospective review, you will be reimbursed the cost of medical record duplication at a reasonable rate and per the terms of your Participating Facility Agreement and pursuant to any state or federal law.

### ***Disputing a Claim***

As a Network Facility you and the Client have the right to dispute a claim. When a problem arises, contact MultiPlan Service Operations at (800) 950-7040 or [service@multiplan.com](mailto:service@multiplan.com) as soon as possible, as required by your contract, and provide all information pertinent to the problem. If the issue can't be resolved on the call, it will be escalated to a provider service representative who will conduct an inquiry, contacting the Client/User and/or regional provider relations specialist as appropriate.

### ***Erroneous Claim Submission***

If you discover that you sent a claim to a Client that you later discover was meant for another Client or the claim had incorrect information, you must notify the Client per the terms of your Participating Facility Agreement.

### ***Failure to Submit a Clean Claim***

If a Client or User receives a claim that is not a Clean Claim containing all complete and accurate information required for adjudication or if the Client has some other stated dispute with the claim, they will provide you with written notification prior to payment of the claim. The Client will pay or arrange to pay you at the Contract Rate(s) for all portions of the claim not in dispute. Please provide complete and accurate information requested within thirty (30) business days of the Client or User's request.

**Section Four:** Reimbursement and Billing Requirements

***Timeframe for Disputing a Claim***

You or the Client may challenge payments made to you during the timeframe as specified in your Participating Facility Agreement, unless otherwise required by law, following your receipt of payment from the Client, otherwise such payment shall be deemed final.

## *Section Five*

### **Enrollee Rights and Confidentiality**

#### ***MultiPlan Statement of Enrollee Rights***

MultiPlan has adopted a statement recognizing enrollee rights and protections. MultiPlan expects that you will support and act in accordance with these rights. For a copy of the MultiPlan Statement of Enrollee Rights, go to [www.multiplan.com](http://www.multiplan.com) or contact Service Operations at [service@multiplan.com](mailto:service@multiplan.com) or (800) 950-7040.

#### ***MultiPlan Policies Regarding Enrollee Confidentiality and Privacy***

- Enrollee-specific confidential information includes, but is not limited to: name, MultiPlan Client-unique identifiers, date of birth, address, phone number, social security number, employer/policy number, place of hospitalization or treatment, and the information contained within medical or behavioral health records that is necessary for conducting MultiPlan business.
- MultiPlan Clients that enroll subscribers may obtain the enrollee's routine consent at the time of enrollment. Such routine consent covers future, known or routine needs for the use of personal health information, such as: treatment, coordination of care, quality assessment and measurement, accreditation and billing/claims payment.
- MultiPlan contractually requires independent providers to maintain the confidentiality of enrollee information and medical records. It is MultiPlan policy that enrollees have the right to information contained in their medical records. If an enrollee requests access to his/her medical records, MultiPlan staff will direct him/her to contact the provider.
- Enrollee-specific information is shared on a need-to-know basis. MultiPlan employees and consultants/vendors are bound by the employee confidentiality policy signed at the point of employment, and are expected to exercise sound judgment in collecting, handling, storing, communicating and retrieving any enrollee-specific information.
- Enrollee-specific information collected by MultiPlan is limited to that which is necessary to perform the task required. All enrollee-specific information collected and handled by MultiPlan staff is secured in private areas with controlled access.
- Enrollee-specific information is not released to a non-provider caller who is not a MultiPlan Client without written consent from the enrollee or designee or upon court order or as otherwise required by law (e.g. state requirements regarding behavioral health services). MultiPlan makes its best effort to protect enrolleespecific information when communicating with our Clients. Clients are expected to protect such information from misuse. When enrollee-specific information is shared outside MultiPlan with a contractor or for purposes of conducting MultiPlan business as described above, the organization receiving the information is expected to protect the data according to MultiPlan specifications.

## Section Five: Enrollee Rights and Confidentiality

Information shared with outside parties for purposes of conducting MultiPlan business is rendered anonymous whenever possible. MultiPlan responds to requests for clinical records, including but not limited to subpoenas, in compliance with state and federal law regarding such records.

- An enrollee's HIV status or AIDS diagnosis is never requested, discussed or documented by MultiPlan. A reference to immune status is acceptable.
- Enrollees who feel their confidentiality has been breached may avail themselves of the MultiPlan complaint resolution process. To initiate a complaint, the enrollee should document the complaint in writing and send it to:

MultiPlan  
1100 Winter Street  
Waltham, MA 02451-1227  
Attn: Corporate Quality Management Department

Enrollees may also send the documented complaint via email to [cqm@multiplan.com](mailto:cqm@multiplan.com)

**Appendix A: Authorized Logos**

**AUTHORIZED LOGOS**

**Clients of PHCS and MultiPlan use the following logos on member ID cards:**

Primary PPO Network Access



Complementary Network Access



Non-Insured Arrangement



**You may also see the following logos, which are currently in the process of being phased out of the market:**

Primary PPO Network Access



Complementary Network Access



Non-Insured Arrangement



(primary PPO, national)



(primary PPO, CT/MA/RI)



(primary PPO, LA/MS/AR)



(primary PPO, IL)



(primary PPO, WI/MI/MN)



(complementary access, national)