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The Provider Perspective

Steve Peake, M.D., Chief Medical Officer

Over the past months, Beech Street has received numerous requests from participating providers to update our fee schedules to a geographically adjusted Medicare-based fee schedule. As a result of those requests, I am pleased to announce our intent to update many of our fee schedules. If your fee schedule is impacted by this update, we will contact you and provide you with information about the new schedules as well as a representative sampling of codes and their corresponding values. The new fee schedules have the following features:

- The new fee schedules will be based on the current year RBRVS unit values and will be updated by Beech Street annually.
- CPT codes that do not have a unit value assigned by RBRVS will be reimbursed based on the current year Gap Fill unit values and will be updated by Beech Street annually. For those codes that do not have a Gap Fill unit value, reimbursement will be a percentage of charges.
- HCPCS codes will be reimbursed based on the current RBRVS unit values and will be updated by Beech Street annually.
- Reimbursement of drugs and biologicals will be based on Average Sale Price and will be updated by Beech Street quarterly.
- Reimbursement of vaccine services will be based on a percentage of Medicare for the vaccine with a Medicare based allowance for the administration.
- To the extent that a provider participates in workers' compensation and/or auto-medical and the provider's current fee schedule is subject to a state mandated fee schedule, reimbursement will continue to be subject to that state mandated fee schedule as described in the provider agreement.

These changes allow Beech Street to be responsive to the feedback we have received from our participating providers. The new fee schedules, based on current year data with regular updates, continue to demonstrate our commitment to improvement of our network and to maintaining a mutually beneficial relationship with our participating providers. ↪

Managing the Beech Street Network in a Dynamic Healthcare Environment

As participants in the healthcare industry adapt to the current economy, pending legislation and other market changes, Beech Street and other preferred provider organizations can experience transition and change in the way providers elect to participate in the network. At times, due to market pressure and other considerations, large organized provider groups such as Independent Practice Associations (IPAs) and medical groups may elect to change or dissolve their membership, which affects the participation of the IPA's individual physicians in the Beech Street Network. So far in 2009, several IPAs that participate in the Beech Street Network notified us of their intent to discontinue their business model.

When this happens, the Beech Street Contracting team works to retain the participation of physicians who are impacted by the decision of a larger group to cease operations. Because our contracting strategy is flexible, Beech Street is able to work with providers to continue a contractual relationship on an individual or smaller group basis.

Our Nominations team focuses on communication with individual physicians and smaller groups through targeted mailings and informational campaigns about the benefits of participating in the Beech Street Network. We encourage providers who may be affected by a change in their group relationship to work with us to continue participation in the network by responding to our requests for completed contracts, applications or credentialing information.

Beech Street recognizes that the foundation of our business is the providers who participate in our network. That is why we strive to work proactively with our participating providers to maintain a stable network, offering our clients and their members ongoing access to quality providers. ↩

Using Electronic Remittance Advice to Streamline Claims Submission and Remittance

In an effort to streamline and expedite the claims submission and remittance process, many providers today are electing to utilize electronic claims submission technology or Electronic Remittance Advice (ERA). ERA is the electronic equivalent of the Standard Paper Remittance (SPR) and provides information to providers from payers regarding the payment of claims. In some cases, ERA may be a useful mechanism for receiving payment in a more expedited fashion and can allow providers the ability to quickly identify and reconcile accounts receivable. There are a number of clearinghouses that can be used by providers seeking to implement ERA.

There are HIPAA regulated transaction fields within the ERA process with which payers must comply. For example, while paper Explanations of Benefits (EOB) and Explanations of Remittance (EOR) identify the network accessed to process the claim by name, HIPAA identifies the Network ID field on the ERA as a regulated field that can only be noted with a numerical identifier.

This means that, if a provider elects to utilize ERA technology, Beech Street will be designated on the ERA through a numeric code when your Beech Street contract is applied to a claim. There is no provision for the Beech Street name to appear in the ERA. The following codes will be used in the Network ID field of the ERA to identify when your Beech Street contract was applied to a claim:

Beech Street Professional codes: 03495 and 03496

Beech Street Non-Professional codes: 03493 and 03494

If you are interested in learning more about the companies that offer ERA services or real-time patient information, you may wish to contact the payer for additional information. ↩

Provider Accolade: Emory Winship Cancer Institute

Beech Street continuously strives to provide our customers' members with access to quality medical care, and we take pride in the hospitals and physicians who participate in the Beech Street Network. We are pleased to recognize the Emory Winship Cancer Institute as the first and only medical facility in Georgia to earn the prestigious National Cancer Institute (NCI) Cancer Center Designation. The Emory Winship Cancer Institute has been a part of the Beech Street Network since 1993 and participates in the Beech Street Primary and Workers' Compensation Networks.

As an NCI-designated cancer center, Emory Winship now joins an elite group of 64 cancer centers nationwide that are at the forefront of the battle against cancer. The achievement comes on the heels of Emory Winship's recent recognition as one of the top 50 cancer centers in the United States by *U.S. News & World Report*.

This designation allows Emory Winship to offer cancer patients increased access to new clinical trials and technologies only available through NCI-designated cancer centers. Emory Winship's NCI designation will strengthen the institute's research infrastructure and enable Emory Winship to continue to develop research initiatives that can result in new therapies for patients. Emory Winship's research components are the core of a much larger assembly of cancer activities, including clinical care, support services and education.

Emory Winship has made great strides in reaching this designation, and Beech Street looks forward to continuing to work together to offer access to quality medical care and advance the fight against cancer.

To read more about Emory Winship's NCI Cancer Center designation, visit <http://cancer.emory.edu> ↩

Helpful Billing Tips

- Prior to seeing a patient, be sure to get a copy of the patient's ID card
 - Keep a copy of the ID card, front and back, for your records
 - Call the Benefits and Eligibility phone number on the ID card to get eligibility information
 - Ask about any plan design exclusions, billing guidelines, or claims coding rules that may be specific to your services or to the plan
 - Unless prohibited by law, the copayment amount, deductible, or coinsurance may be collected at the time of service
 - Submit clean claims promptly to the address indicated on the patient's ID card
 - Bill using your usual billed charge
- Also, please remember that any change in address, tax identification number or other demographic information should be submitted promptly to Beech Street.

Beech Street Product Descriptions

Beech Street Program	Features
Beech Street Primary Network	<ul style="list-style-type: none"> ▪ Benefits apply at the in-network benefit level. ▪ Patients can access our website to verify provider participation. ▪ Our customers recognize the importance of timely payment for services. ▪ Patient identification cards identify Beech Street or a Beech Street affiliate and provide customer contact information, including where to send claims. ▪ Explanations of payment clearly identify Beech Street or a Beech Street affiliate.
Beech Street Complementary Network	<ul style="list-style-type: none"> ▪ Benefits apply at the in-network or out-of-network benefit level based on the patient's benefit plan. ▪ Patients can access our website to verify provider participation. ▪ Our customers recognize the importance of timely payment for services rendered. ▪ Patient identification cards identify Beech Street or a Beech Street affiliate and provide customer contact information, including where to send claims. ▪ Explanations of payment clearly identify Beech Street or Beech Street affiliate. ▪ Since customers direct payment of covered services to the provider instead of to the patient, patient accounts receivable amounts can be reduced.
Beech Street Supplemental Network	<ul style="list-style-type: none"> ▪ Benefits typically apply at the out-of-network benefit level, based on the patient's benefit plan. ▪ Our customers recognize the importance of timely payment for services rendered. ▪ Since customers direct payment of covered services to the provider instead of to the patient, patient accounts receivable amounts can be reduced. ▪ Patient identification cards provide customer contact information, including where to send claims. Identification cards are not required to include the Beech Street or Beech Street affiliate name, but providers can access a list of customers that access the Supplemental Network on the Beech Street website. ▪ Explanations of payment clearly identify Beech Street or a Beech Street affiliate.
Workers' Compensation Network	<ul style="list-style-type: none"> ▪ Adjusters and patients can access our website to verify provider participation. ▪ Explanations of payment clearly identify Beech Street or a Beech Street affiliate.
Auto Medical	<ul style="list-style-type: none"> ▪ Patients can access our website to verify provider participation. ▪ Patient identification cards provide customer contact information, including where to send claims. ▪ Beech Street or a Beech Street affiliate will be identified on the ID card and/or on the explanation of payment.