



2026 Provider Manual

For physicians, hospitals and healthcare providers

Humana[®]

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Overview of Humana, ChoiceCare and Humana Behavioral Health

Humana: Humana Inc., headquartered in Louisville, Kentucky, is one of the nation's largest publicly traded full-service health, well-being solutions and supplemental benefits companies. Humana Inc.'s affiliated health plans (Humana) offer a wide array of health insurance and well-being products as well as related services through traditional and consumer choice health plans (plans) to employer groups, government-sponsored plans and individuals, as well as primary and workplace care through its medical centers and worksite medical facilities. Over its more than 50-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement and providing guidance designed to lead to a better plan experience throughout its diversified customer portfolio.

ChoiceCare® Network: Health Value Management Inc., d/b/a ChoiceCare Network (ChoiceCare), is a wholly owned subsidiary of Humana Inc. ChoiceCare is Humana Inc.'s national preferred provider organization (PPO) network and includes more than 500,000 providers and 2,700 hospitals across all 50 states and the District of Columbia. Provider participation agreements (agreements) are written with physicians, hospitals and healthcare providers for all states.

Humana Behavioral Health Network: Health Value Management Inc., d/b/a Humana Behavioral Health Network (HBHN), is a wholly owned subsidiary of Humana Inc. HBHN is Humana's behavioral health network that includes more than 60,000 providers and 1,800 facilities across all 50 states and the District of Columbia. Provider participation agreements are written with fully licensed healthcare professionals, psychiatrists, hospitals and facilities in all states. HBHN serves small and large group health plans as well as self-insured employers, insurance companies, government agencies, third-party administrators and other similar entities as customers.

Note: Humana contracts with numerous other healthcare providers for participation in Humana's provider networks that are not part of the ChoiceCare or HBHN networks.

Please note that ChoiceCare and HBHN are not insurance companies, health plan administrators or other payers and are solely rental networks as described above.

Purpose of this manual: Humana's Provider Manual for Physicians, Hospitals and Other Healthcare Providers (manual) is an extension of the agreement between Humana, ChoiceCare or HBHN and all provider types including, but not limited to, physicians, hospitals and ancillary healthcare providers (hereinafter collectively and/or individually, as the context requires, referred to as "provider[s]"). This manual shall apply equally to Humana, ChoiceCare or HBHN participating providers. If only the term "Humana" is used in a given provision of this manual, that shall also mean "ChoiceCare" or "HBHN," unless the context of the provision requires otherwise.

This manual furnishes all such participating providers and their office staff with important information concerning Humana, ChoiceCare and HBHN policies and procedures, claims submission and adjudication requirements and guidelines used to administer Humana health plans. Other policies and procedures are posted online. State-specific Medicaid provider manuals (sometimes referred to as appendices) also are available and may contain additional information. This manual replaces and supersedes any and all other previous versions and is located on Humana.com, with accessibility through Availity Essentials™ at Availity.com. A paper copy can be obtained at any time upon request to your local Humana market office. Any capitalized terms not otherwise defined herein shall have the meaning as set forth in the agreement.

Except as may otherwise be set forth in the agreement, providers are contractually required to comply with all provisions contained in this manual.

Revisions to this manual constitute revisions to Humana's policies and procedures.

Variations in applicable laws, regulations and governmental agency guidance including, but not limited to, state or federal laws, regulations and/or changes to such laws, regulations or guidance may create certain requirements related to the content in this manual that are not expressly set forth in this manual.

Any requirements under applicable law, regulation or guidance that are not expressly set forth in the content of this manual are incorporated herein by this reference and shall apply to providers and/or Humana where applicable. Such laws and regulations, if more stringent,

take precedence over the content in this manual. Providers are responsible for complying with all laws and regulations that are applicable.

Note: State laws and/or regulations do not affect the adjudication of claims for Medicare Advantage members.

Humana may deny payment for any services or supplies for which a provider failed to comply with Humana's policies and procedures.

Responsibility for Provision of Medical Services:

Providers are independent contractors and are solely responsible to members for the provision of health services and the quality of those services. This means providers and Humana do not have an employer-employee, principal-agent, partnership, joint venture or similar arrangement. It also means that providers have a duty to exercise independent medical judgment to make independent healthcare treatment decisions, regardless of whether a health service is determined to be a covered service. Nothing in the agreement or this manual is intended to create any right for Humana to intervene in the provider's medical decision-making regarding a member.

Additionally, providers are responsible for the costs, damages, claims and liabilities that arise out of their own actions. Humana does not endorse or control the clinical judgment or treatment recommendations made by providers.

Humana requires preauthorization with respect to certain services and procedures. Humana's preauthorization determination relates solely to administering its plans and is not, nor should it be construed to be, a medical decision. In consultation with the member, the provider decides whether the services or procedures are provided.

Medical Directors: Medical directors serve as the major interface between healthcare organizations and participating providers and other healthcare providers in the community. The medical director is not engaged in the practice of medicine while acting in the medical director role. The role is invaluable in establishing a provider network as well as facilitating provider participation and cooperation. The medical director's responsibilities include, but are not limited to, oversight of:

- Quality management programs required by federal or state law or accrediting agencies
- Humana health programs
- Credentialing
- Utilization Management (UM)/health services

Humana Plans: Humana offers a variety of health plans through its insurance subsidiaries; however, not all plans are available in all markets. For more information on the health plans available in your area visit our website for provider resources.

Questions or comments: Questions or comments about this manual should be directed to the provider representative in the local Humana market office. Any suggestions regarding this manual or its contents should be directed to:

Humana

National Network Operations – HUM 07

500 W. Main St.

Louisville, KY 40202

Contact information

Online Provider Portal

Providers can visit Provider.Humana.com, our public provider site (registration not required), to find important information. These pages provide a variety of informational resources including, but not limited to, Humana's drug list and links to clinical practice guidelines. Please see the list below for additional resources available on these pages.

Providers can sign in to Availity Essentials at Availity.com (registration required) to access a number of transactional features including, but not limited to, the following: validate member eligibility, check claim status, enter a referral, initiate and complete a prior authorization request, and upload clinical information as needed.

Provider.Humana.com

Clinical and Healthcare Resources:

Quickly locate details about [Humana's clinical practice guidelines](#), patient health education, clinical services and innovation, transplant and specialty services, bariatric services and disease management programs.

- **Provider Medicare information:** Provides more information about plans offered in specific areas.
- **Prior authorization List:** Provides a comprehensive list of services and medications outlining which services and plans require prior authorization or notification. (Humana.com/PAL)
- **Prior authorization search tool:** Easily determine if a prior authorization is required with our search tool. Search by Current Procedural Terminology (CPT) codes, procedures or generic drug name(s).
- **Provider appeal process and disputes:** Provides an explanation of the [appeals process](#) and disputes for physicians and other healthcare providers.
- **Credentialing Services:** Council for Affordable Quality Healthcare (CAQH) – Provides a link to CAQH's Universal Credentialing Data source.
- **Provider web-based tutorials and educational materials:** Get the most out of Humana's web tools by attending a provider webinar session. The ["Making It Easier"](#) series includes narrated video presentations that address a variety of claims policy and process questions, as well as other topics of interest to providers of all types.
- **Working with us information:** Access resources, training and patient care insights to provide the best patient care possible.
- **Patient care resources:** Explore our patient care resources and health programs designed to support treatment plans and improve patient experiences.

- **Prescription tools and resources:** Learn more about Humana's pharmacy programs by using the [drug list search, prescription tools and resources and the pharmacy locator](#).
- **Claims processing edit updates:** Access summaries of changes planned for our claims payment systems at Humana.com/edits.
- **Claims payment policies:** Learn about acceptable billing practices and reimbursement at Humana.com/claimpaymentpolicies.
- **Humana Physician News:** Quarterly email newsletter for in-network physicians, clinicians and office staff. Features the latest news, resources and administrative information to support you in the care of your Humana-covered patients. See the latest newsletter and subscribe at Humana.com/physiciannews.
- **Electronic claims payment:** Review enrollment options and advantages at Humana.com/epaymentinfo.
- **Learn about Availity:** Visit Humana.com/providerselfservice to find information on how to sign in to Availity, our secure provider portal.

Availity Essentials (registration required)

Availity Essentials offers online tools to help healthcare professionals, including third-party administrators, to streamline administrative tasks, such as those listed below.

- Check eligibility and benefits
- Access certificates of coverage
- Submit a referral or prior authorization request
- Answer questions and get real-time approval for prior authorizations or attach clinical information for quicker processing
- Check the status of an authorization
- Check claim status
- View or download remittance advice
- Submit and manage appeals and disputes for finalized claims
- Respond to medical record requests
- Manage overpayments
- Request electronic remittance advice and electronic funds transfer (ERA/EFT) enrollment
- Access the provider directory
- Find Humana-specific apps, resources and news

Contact us

Case Management: Refer to the [Population Health Management section](#) for more detailed information.

Electronic Data Interchange (EDI): To exchange information with Humana quickly and efficiently, providers are encouraged to use EDI transactions, such as the following:

- Healthcare Claim: Professional (837p)
- Healthcare Eligibility Benefit Inquiry and Response (270/271)
- Healthcare Services Review and Response (278)
- Healthcare Services Inquiry and Response (278)

For additional transactions and detailed information, visit [Humana.com/EDI](https://www.humana.com/EDI)

Fraud, Waste and Abuse: Humana Hotline: **800-614-4126**

Humana Customer Service: Call **800-457-4708** or the number listed on the back of the patient's Humana ID card, Monday – Friday, 8 a.m. – 8 p.m., Eastern time, for assistance with questions regarding:

- Allowed amounts and fee schedules
 - Eligibility
 - Benefits
 - Grievances and/or appeals
 - Claims
 - Participating/non-participating inquiries
 - Copayments
 - Provider directory concerns
 - Copy of contract and effective dates
-

Member Eligibility Inquiries:

- Sign in to Availity Essentials at [Availity.com](https://www.availity.com), or
- Submit a B2B or batch Health Care Benefit Inquiry and Response transaction (270/271) via EDI, or
- Telephone:
 - Medicare Advantage members call **800-457-4708**, daily, 8 a.m. – 8 p.m., Eastern time
 - Florida Medicaid members call **800-477-6931**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time
 - Illinois Medicaid members call **800-787-3311**, Monday – Friday, 8 a.m. – 8 p.m., Central time
 - Indiana Medicaid (Indiana PathWays for Aging) members call **866-274-5888**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time
 - Kentucky Medicaid members call **800-444-9137**, Monday – Friday, 7 a.m. – 7 p.m., Eastern time
 - Louisiana Medicaid members call **800-448-3810**, Monday – Friday, from 7 a.m. – 7 p.m.
 - Ohio Medicaid members call **877-856-5707**, Monday – Friday, 7 a.m. – 8 p.m., Eastern time
 - Oklahoma Medicaid members call **855-223-9868**
 - South Carolina Medicaid members call **866-432-0001**

Note: A copy of the Medicare enrollment form can serve as verification of eligibility for Medicare members who have not received their member ID card at the time of service. Members may not be denied covered, medically necessary medical services.

Humana's verification does not guarantee payment. If Humana subsequently learns that the member was ineligible on the date of verification, no payment will be made. Therefore, it is important that providers always ask a patient for his or her most recent insurance status.

Prior authorization, Notification and Referral Submissions and Inquiries:

- Sign in to Availity Essentials at [Availity.com](https://www.availity.com).
 - Submit a B2B or batch Health Care Services Review and Response transaction (278) via EDI, or
 - Telephone **800-523-0023**, 24 hours a day, 7 days a week
 - Determine if a prior authorization is required with our **Prior Authorization Search Tool**. Search by CPT codes, procedures or generic drug name(s).
-

ProviderPayment Integrity Customer Service: **800-438-7885**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time

- Provider overpayments and recoupments

Claims procedures

Checking Member Eligibility

Web:

Sign in to Availity Essentials at [Availity.com](https://www.availity.com).

Phone:

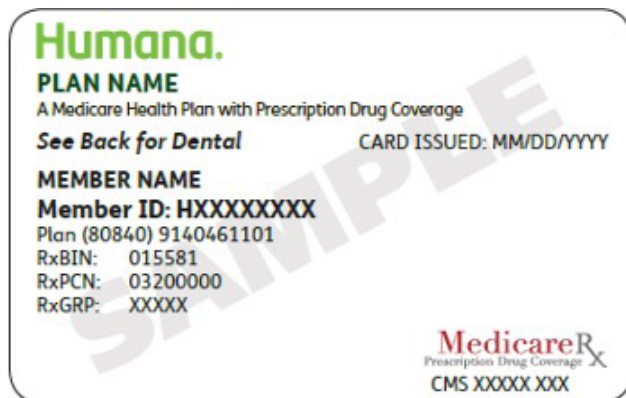
- Call Humana Customer Service at **800-457-4708** or the number on the back of the patient's Humana ID card.
- Provide the subscriber's identification number and other authentication information.

ChoiceCare and HBHN are provider networks, not insurance companies, health plan administrators or other payers and, therefore, do not provide verification of member eligibility and benefits. The member ID card bears the name and logo of the insurance company or plan administrator to contact to verify benefits and eligibility. The verification phone number and/or website address also can be found on the member ID card.

Member Identification (ID) Card

The member identification (ID) card is issued to members upon enrollment and contains information regarding benefit coverage, copayments and telephone numbers for questions regarding benefits. Members have been issued unique member identification (UMID) numbers that are assigned by Humana. For some plans, the UMID is comprised of 1 alpha character and 8 digits followed by a 2-digit dependent code, such as H12345678-02. Other plans will have a 9-digit all-numeric ID number. The reason for the change is to protect a member's privacy in accordance with Health Insurance Portability and Accountability Act of 1996 (HIPAA) regulations. Key information is identified on the sample identification card below.

Note: To avoid potential problems with identity theft or fraud, ask the patient for a separate form of identification, such as a driver's license, along with the member ID card.



When applicable, a cost sharing is collected from the patient at the time of service. Copayment amounts are subject to change. Because copayments are subject to change, please verify the amounts via Availity Essentials or by calling the number listed on the back of the member's ID card.

Providers should have a timely process in place to refund patients any difference between their copayment and the allowable amount for the office visit (in instances when the allowed amount is less than the copay collected) when the claim is processed by Humana. For assistance, sign in to Availity Essentials at [Availity.com](https://www.availity.com), or call the number listed on the back of the member's ID card.

Humana Spending Account Card (Medicare)

The Humana Spending Account Card gives members access to an allowance-based benefit to buy the things they need. Members could have one of the following:

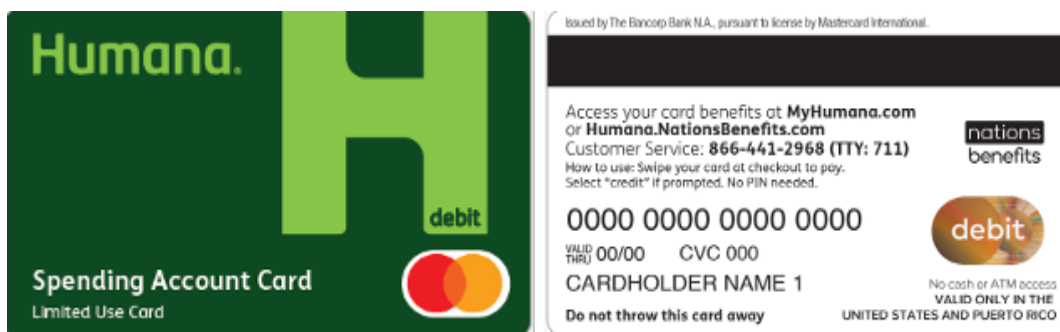
- OTC Allowance can be used to buy eligible over-the-counter products like vitamins, pain relief, cold and flu medicine and first aid from participating retailers or [CenterWell Pharmacy](#).
- Healthy Options Allowance can be used to purchase eligible over-the-counter products such as vitamins, pain relief, cold and flu medicine and first aid. Members who qualify by being diagnosed with qualifying condition(s) can also use their card to pay for eligible items and services such as groceries, home supplies, paper goods, non-medical transportation, and monthly living expenses (rent and utilities*) from participating retailers and service providers.
- Flex Allowance can be used toward out-of-pocket costs related to the plan's covered dental, vision and hearing services

When using the Flex Allowance to pay for covered services, it will be important to process the Humana ID before the Humana Spending Account Card. The allowance can be used toward out-of-pocket cost for the plan's covered dental, vision or hearing services. Once the card is active, it can be used where Visa is accepted and the provider's main business is dental care, vision services or hearing services. Services provided by a medical provider such as hospitals, oral surgeons, ear, nose,

and throat (ENT) specialist, or ophthalmologist may be declined. This allowance cannot be used for procedures such as cosmetic dentistry and teeth whitening, or any services not covered by the plan.

The card is used to pay in-store at participating providers after providing the Humana ID, by swiping the Humana Spending Account Card in the dental, vision or hearing office.

The card is used to pay online after providing the Humana ID, by entering the 16-digit Visa card number and 3-digit CVV on the providers payment portal.



Medical Coverage Policies, Clinical Trials

Humana's medical [coverage policies](#) are available on our website. Please visit "[Utilization Management, Clinical Review Guidelines](#)" for further information about Humana's medical coverage policies. For claims to be paid properly, provider must include these [codes](#) on the claims submission"

Claims Submission and Processing

Claims Submission: Unless applicable law provides that submissions can be in paper format, providers must submit all claims, encounters and clinical data to Humana electronically. Those electronic means accepted as industry standard may include claims clearinghouses or electronic data interface companies used by Humana. Providers using electronic submission must submit all claims to Humana or its designee, as applicable, using the HIPAA-compliant 837 electronic format. When the 837 standard electronic format requires the submission of a taxonomy code from 1 or more providers, a taxonomy code must be submitted for each provider, and the taxonomy code must be the code most appropriate for that provider and the services provided.

Provider acknowledges that Humana may market certain programs and/or products that will require electronic submission of claims and clinical data for the provider to participate. Providers must notify Humana when they have completed their transition to electronic medical records and agree to provide information on the status to Humana upon request. Unless applicable law mandates that submission may be in paper format, the provider must submit to Humana all Humana-required clinical data (including, but not limited to, laboratory data) by available electronic means within 30 days of the date of service or within the time specified by applicable law.

When submission of a paper form is permissible, providers must submit claims using an original CMS 1500 claim form and/or an original UB-04 claim form or their successors. Humana expects that all services resulting in the generation of a lab result require the provider to submit the corresponding lab results data electronically to Humana within 30 days of the patient's date of service. The lab results data must be submitted electronically in Humana's standard file layout and include the correct Logical Observation Identifiers Names and Codes (LOINC) and other values associated with the result in the correct data format as outlined in Humana's standard file layout. Submission must be made through one of Humana's approved methods as outlined on the Humana provider website.

Provider's failure to comply with claims, encounters and lab results data submission guidelines may result in a denial or a reduction of the amount, if any, which otherwise would be due under Provider's participation for the service. A reduction in the capitation payment amount may be applicable to capitated providers.

This data will be used within the guidelines allowed by HIPAA and the Genetic Information Nondiscrimination Act (GINA) and applicable state laws, if any. This data allows Humana to comply with accreditation and regulatory requirements established by the Centers for Medicare & Medicaid Services (CMS), the National Committee for Quality Assurance (NCQA) and/or other regulatory agencies. This data also may be used to establish member clinical profiles, to more easily and quickly predict disease progression and reduce acuity, as well as to calculate Healthcare Effectiveness Data and Information Set (HEDIS®) qualitative scores and other member-related initiatives.

Submit paper claims to the address on the back of the member's ID card or to the appropriate address:

Humana Medical Claims:
Humana Claims Office

P.O. Box 14601
Lexington, KY 40512-4601

Humana Encounters:
Humana Claims Office
P.O. Box 14605
Lexington, KY 40512-4605

Note: No claim is complete for a covered service and no reimbursement is due for a covered service unless provider's performance of that covered service is fully and accurately documented in the member's medical record prior to the initial submission of the claim.

Paper Claim Submission Fee: Humana assesses a transaction fee for claims submitted in paper form. See [Humana.com/claimpaymentpolicies](https://www.humana.com/claimpaymentpolicies) for Humana's claims payment policy on paper claim administration fees.

Prompt Payment of Claims: A claim is deemed to have been adjudicated promptly if it has been paid, pending for review (when applicable under state guidelines) or denied within the time established by the applicable state or federal prompt payment statutes and/or regulations. To assure a claim is processed promptly, the following criteria must be satisfied upon the claim's submission to Humana:

- The claim must be submitted either electronically or by paper if permitted by applicable law.
- The claim must be "complete" and must qualify as a "clean claim."
 - Complete – the information provided in the claim must be sufficient to substantiate the services rendered to the Humana-covered patient.
 - Clean claim – the claim must satisfy the description set forth in state or federal law, as applicable, based upon the type of plan.
- A member's original signature, or a "signature on file" or "assignment on file" stamp, is required for payments made directly to the provider.

Note: The provider must maintain a valid written assignment of benefits from the member on file. This will serve as evidence that the provider is entitled to all payments for service. Humana reserves the right to review the original, signed assignment document at any time.

- Separate charges must be itemized on separate lines. See the providers' section of [Humana.com](https://www.humana.com) for Humana's [claims payment policy](https://www.humana.com/claimpaymentpolicy) on itemized bills. Medical record documentation must validate the scope of services provided and billed.
- The time frame for submitting claims is listed below, if not otherwise specified by the agreement or applicable state or federal law:
 - Medicare lines of business: 1 year from date of service

- Medicaid lines of business: Refer to the state-specific Medicaid [provider manual](#).

Specialist Providers: For Medicare Advantage health maintenance organization (HMO), reimbursement for specialist services may be dependent upon referral authorization and corresponding documentation. Specialist claims on gated products include a referral authorization number, when applicable, or an inpatient authorization number. The referral authorization or inpatient authorization number must be shown in Box 23 of the CMS-1500 Claim Form or Box 64 of the UB-04 Claim Form or loop 2300/REF02 segment, which is the equivalent electronic submission field. For additional information, see the [Referrals section](#) of this manual. See the providers' section of [Humana.com](#) for [Humana's claims payment policy](#) on ordering and referring provider requirements.

Note: If the referral authorization number is not on the claim, the claim may be denied. The member cannot be balance billed for this type of denied claim.

Requests for Review of Denied Claims: Providers may request a review of claim payment denials by the plan(s). To obtain a review, providers must call the Humana Customer Care department at the number listed on the back of the patient's Humana ID card or send a written request to the appropriate Humana claims address. For additional information, see the [Provider Claims Dispute Process section](#) of this manual and the providers' section of [Humana.com](#) for [Humana's claims payment policy](#) on claim disputes.

Claims Processing Procedures: Humana processes accurate and complete provider claims in accordance with Humana's normal claims processing procedures, including, but not limited to, [claims processing edits](#), [claims payment policies](#), and applicable state and/ or federal laws, rules and regulations. See the coverage and claims section of [Provider.Humana.com](#) to access a summary of changes to claims processing procedures; this summary of changes to claims processing procedures is not intended to be an exhaustive list.

Such claims processing procedures include review of the interaction of various factors. The result of Humana's claims processing procedures is dependent upon the factors reported on each claim. Accordingly, it is not feasible to provide an exhaustive description of the claims processing procedures, but examples of the most commonly used factors are:

- The complexity of a service
- Whether a service is one of multiple same-day services such that the cost of the service to the provider is less than if the service had been provided on a different day.

For example:

- 2 or more surgeries performed the same day
- 2 or more endoscopic procedures performed the same day
- 2 or more therapy services performed the same day
- Whether a co-surgeon, assistant surgeon, surgical assistant or any other provider who is billing independently is involved
- When a claim includes more than 1 claim line, whether any service is part of, or incidental to, the primary service that was provided, or if these services cannot be performed together
- Whether the service is reasonably expected to be provided for the diagnosis reported
- Whether a service was performed specifically for the member
- Whether services can be billed as a complete set of services under 1 billing code

Humana develops claims processing procedures in our sole discretion based on our review of correct coding initiatives, national benchmarks, industry standards and industry sources such as the following, including any successors of the same:

- Medicare laws, regulations, manuals and other related guidance
- Federal and state laws, rules and regulations, including instructions published in the Federal Register
- National Uniform Billing Committee (NUBC) guidance, including the UB-04 Data Specifications Manual
- American Medical Association's (AMA) Current Procedural Terminology (CPT®) and associated AMA publications and services
- CMS' Healthcare Common Procedure Coding System (HCPCS) and associated CMS publications and services
- International Classification of Diseases (ICD)
- American Hospital Association's (AHA) Coding Clinic Guidelines
- Uniform Billing Editor
- American Psychiatric Association's (APA) Diagnostic and Statistical Manual of Mental Disorders (DSM) and associated APA publications and services
- Food and Drug Administration (FDA) guidance
- Medical and surgical specialty societies and associations
- Industry-standard utilization management criteria and/ or care guidelines
- Our medical and pharmacy coverage policies
- Generally accepted standards of medical, behavioral health and dental practice based on credible scientific evidence recognized in published, peer-reviewed literature

Changes to any one of the sources may lead Humana to modify current or adopt new claims processing procedures.

These claims processing procedures may result in an adjustment or denial of reimbursement; a request for the submission of relevant medical records, prior to or after payment; or the recoupment or refund request of a previous reimbursement. Providers can access additional information at [Provider.Humana.com](https://www.provider.humana.com).

An adjustment in reimbursement as a result of claims processing procedures is not an indication that the service provided is a noncovered service. Providers can submit a dispute request of any adjustment produced by these claims processing procedures by submitting a timely request to Humana. For additional information, see the [Provider Claims Dispute Process](#) section of this manual and the providers' section of [Humana.com](https://www.humana.com) for [Humana's claims payment policy](#) on claim disputes.

Providers are required to report provider-preventable conditions associated with claims for payment or member treatments for which payment would otherwise be made. Claims indicating provider-preventable conditions are not to be paid.

Humana provides notification of upcoming code editing changes. We publish new code editing rules and our rationales for these changes on the first Friday of each month at [Humana.com/Edits](https://www.humana.com/Edits).

Pass-through Billing: Humana prohibits pass-through billing. Pass-through billing occurs when a provider bills for a service that was not performed by that provider or any individual under that provider's direct employment. Pass-through billing services will not be eligible for reimbursement from Humana, and the provider shall not bill, charge, seek payment or have any recourse against Humana or members for any amounts related to the pass-through billing provision. See the providers' section of [Humana.com](https://www.humana.com) for [Humana's claims payment policy](#) on pass-through billing.

Medicare Secondary Payer: Humana MA plans are required to follow the Medicare Secondary Payer rules established for the Medicare program. Humana expects providers to abide by the Medicare Secondary Payer billing requirements when submitting claims to Humana MA plans. For guidance on the Medicare Secondary Payer provisions and billing requirements, see [CMS Medicare Secondary Payer Booklet](#) and the [Medicare Secondary Payer Manual](#). See the providers' section of [Humana.com](https://www.humana.com) for [Humana's claims payment policy](#) specifically regarding healthcare services for automobile and workplace injuries.

Reimbursement

Payment terms are defined in the agreement. Additionally, the amount of payment for services provided may be affected by 1 or more of the following factors including, but not limited, to:

- Member's eligibility at the time of service
- Whether services provided are covered by the member's plan
- Whether services provided are medically necessary, as required by the member's plan
- Whether services provided require a referral, notice, or prior approval by the member's plan
- Amount of the provider's billed charges
- Member copayments, coinsurance, deductibles and other cost-share amounts due from the member
- Coordination of benefits with third-party payers as applicable
- Adjustments of payments based on claims processing procedures described in the Claims Processing Procedures section in this manual
- Adjustments of payments based on [provider payment integrity policies and processes](#), which can be found at [Provider.Humana.com](https://www.provider.humana.com).

Humana applies site-of-service payment differentials, based on the place of service, to the reimbursement of physician or other healthcare professional services.

Additionally, Humana does not reimburse a physician or other healthcare professional for the technical component of a service provided to a member registered as an inpatient or outpatient at a hospital or other facility.

A provider who receives reimbursement for services rendered to a Humana MA-covered patient must comply with all federal laws, rules and regulations applicable to individuals and entities receiving federal funds, including without limitation Title VI of the Civil Rights Act of 1964, Rehabilitation Act of 1973, Age Discrimination Act of 1975 and the Americans with Disabilities Act of 1990.

Nothing contained in the agreement or this manual is intended by Humana to be a financial incentive or payment that directly or indirectly acts as an inducement for providers to limit medically necessary services.

Note: Additional information may justify additional payment for some claims submitted by physicians and other healthcare professionals. For example, a provider's clinical notes may establish that a procedure initially determined as incidental to another procedure involved distinct and significant provider efforts during the provider's encounter with the patient.

Electronic Claims Payment: For information about electronic claims payment, including electronic remittance advice and electronic fund transfer (ERA/EFT), visit [Humana.com/epaymentinfo](https://www.humana.com/epaymentinfo). When you enroll in EFT, Humana claims payments are deposited directly into the bank account(s) of your choice. You can access your ERA through your clearinghouse or through the secure provider tools available on Availity Essentials.

Paper Check Transaction Fee: Humana assesses a fee for each envelope containing a paper check for medical claims reimbursement. See the providers' section of [Humana.com](https://www.humana.com) for [Humana's claims payment policy](#) on paper check transaction fees.

Request for Claims Dispute: If a provider disagrees with how Humana has adjudicated a claim, the provider should follow the procedures set forth in the [Provider Claims Dispute Process](#) section of this manual or any applicable state laws. See the providers' section of [Humana.com](https://www.humana.com) for [Humana's claims payment policy](#) on claim disputes.

Balance Billing: Providers must accept as payment in full of Humana payment for covered services provided to health plan members in accordance with the reimbursement terms outlined in the agreement. Members are responsible for applicable copayment, coinsurance and deductible amounts. For covered services, providers may not balance bill members for an amount other than their applicable copayment, coinsurance and/or deductible responsibilities. Subject to the limitation for services provided to a MA plan member, discussed below, a provider is not prohibited by the agreement from collecting from health plan members for a service not covered under the terms of the applicable member plan. A reduction or denial of payment because of claims processing procedures is not an indication that the service provided is a noncovered service.

Note: For a Medicare Advantage plan member, a provider may only collect for a service not covered under the terms of the applicable member plan if the provider followed the procedures outlined in the [Utilization Management/Preauthorization \(Prior Authorization\)](#) section of this manual.

Cost-Share Protected Members: Some members are cost-share protected under federal law, meaning that providers must not collect from those members the calculated copayments, coinsurance, deductibles and other cost-share amounts for covered services. Humana uses remittance advice remark codes (RARCs) to indicate that a member is cost-share protected. See the providers' section of [Humana.com](https://www.humana.com) for [Humana's claims payment policy](#) on cost-sharing for cost-share protected members.

Services That Are Not Medically Necessary: When Humana determines rendered services covered under the terms of the applicable member plan were not medically necessary, the provider shall not bill, charge, seek payment or have any recourse against the member for such services unless the provider followed all applicable procedures outlined in the [Utilization Management section](#) of this manual.

Physician or Other Healthcare Professional Surgical Payments: Professional reimbursement for surgical services includes charges for preoperative evaluation and care, surgical procedures and postoperative care. The following claims processing procedures apply to surgical procedures and related services; this is not an all-inclusive list. See the providers' section of [Humana.com](https://www.humana.com) for a more detailed explanation of [claims payment policies](#) and/or [code edit notifications](#).

- Assistant at surgery: When a physician or nonphysician practitioner (NPP) actively assists the primary surgeon, Humana reimburses the assistant at surgery services per the assistant-at-surgery agreement and Humana's claims payment policy. It is the responsibility of the participating primary surgeon to select a participating assistant at surgery.
- Bilateral surgery: When procedures are performed on similar sites on opposite sides of the body during the same operative session by the same healthcare professional, a bilateral payment adjustment may apply, based on provider's agreement and Humana's claims payment policy.
- Co-surgeon: When 1 of 2 or more healthcare practitioners furnishing a single surgery which requires the skill of multiple surgeons, each in a different specialty, performing parts of the same surgery simultaneously. Humana reimburses the co-surgeon services per each co-surgeon's agreement and Humana's claims payment policy.
- Complications: When the work required to provide a service was substantially greater than is typically required, such as for excessive hemorrhaging, the complication should be documented in the operative report. A determination will be made by a clinician on whether the complication merits additional payment.
- Complications after surgery: When there is an unplanned return to the operating or procedure room by the same practitioner due to complications after surgery, charges for only the intraoperative portion of the surgery are reimbursed.
- Decision for surgery: No more than 1 charge for an evaluation and management service at which the initial decision to perform surgery is made will be eligible for payment separate from the surgery.

- **Incidental surgeries:** A procedure that was performed incidental to the primary surgery will be considered as part of the primary surgery charges and will not be eligible for additional payment. For example, an appendectomy would be incidental when performed during a cholecystectomy.
- **Multiple surgeries:** When several surgeries are performed by the same practitioner or multiple practitioners within the same group practice with the same specialty, Humana applies a multiple surgery reduction for MA plans. See provider's agreement and Humana's claims payment policy for the relevant reductions. This reduction applies when eligible multiple surgical procedures are performed during 1 continuous surgical session or when multiple surgical procedures are performed on the same day.
- **Preoperative and postoperative care:** Charges for preoperative and postoperative care are included in the global surgical service charge and are not reimbursed separately when preoperative, surgical and postoperative care are provided by the same physician or other healthcare professional.

Overpayments: Humana Provider Payment Integrity

Overview: Humana Provider Payment Integrity (PPI) reviews Humana's claims payments for accuracy and requests refunds if claims are overpaid or paid in error.

Contacts, General Inquiries and Escalation Process: For more information on how to resolve recoupment concerns, such as overpayments, payment integrity reviews, disputes and medical record requests, please see [Humana's provider payment integrity policies and processes](#).

Provider Payment Integrity Medical Record Review

Process: Humana operates a review program to detect, prevent and correct fraud, waste and abuse and to facilitate accurate claim payment. Healthcare providers are responsible for maintaining documentation to support all billed items and services. Humana, or its designee, may request such documentation on a pre-or post-pay basis to determine or confirm the appropriateness of any claims payments. Healthcare providers must timely respond to such requests. Failure to timely provide requested documentation may result in payment denial, adjustments, or recoupments. For more information, please see [Payment Integrity Medical Record Review Resources](#).

Pharmacy

Humana's pharmacy processes are found in the **Medicare pharmacy provider manual** on Humana's website at [Pharmacy Forms and Manuals – Humana](#).

The manual includes information on the following:

- How to join our network

- Contact information
- Eligibility verification
- Drug coverage
- Claims procedures
- Controlled substances
- Medicare claims coverage
- Long-term care
- Home infusion billing procedures
- Compound claims
- Pharmacy audit and compliance
- Complaint system
- Price Source and Maximum Allowable Cost information
- Medicare Prescription Payment Plan Program
- Medicare's Limited Income Newly Eligible Transition Program (LINET)

Utilization Management

Our Utilization Management (UM) Program is designed to ensure Humana members receive access to the right care in the right place at the right time. Our goal is to optimize the member's benefits by facilitating quality healthcare services that meet professionally recognized standards of care; are a covered benefit, medically necessary and appropriate for the individual member's condition; and are provided at the most appropriate level of care. Services generally must be reasonable and necessary for the diagnosis or treatment of illness or injury or to improve the functioning of a malformed body member. For specific items or services, medical necessity may be further defined based on applicable coverage criteria, such as National Coverage Determinations (NCDs), Local Coverage Determinations (LCDs), or Humana Medical Coverage Policies. Humana Medical Coverage Policies are available at [Humana.com/coveragepolicies](#).

Humana does not reward doctors, other individuals or Humana employees for denying coverage or encourage underuse of services.

Prior Authorization Notification

Prior Authorization is defined as a process through which the physician or other healthcare provider is required to obtain advance approval from the plan as to whether an item, drug or service will be covered.

Notification refers to the process of the physician or other healthcare provider notifying Humana of the intent to provide an item, drug or service. Humana may request notification, as this helps coordinate care for your Humana-covered patients. This process is distinguished from prior authorization, as it does not result in an approval or denial.

Our prior authorization and notification list can be found at [Humana.com/PAL](#). Please note that the prior authorization and notification list is subject to change.

Requests for prior authorization should be made as soon as possible but **at least 14 days in advance of the service date.**

Note: Emergent/urgent care does not require prior authorization. However, providers should notify Humana within 1 business day for initiation of these services.

If prior authorization is required and not obtained, it may result in reduction or denial of payment. Services provided without prior authorization also may be subject to retrospective review. When retrospective review is required, providers must include clinical information, as requested, to perform a medical necessity review. Elective ambulatory or inpatient services on Humana's Prior Authorization and Notification List for which precertification did not occur before providing the service are not eligible for retrospective review.

How to Request a Prior Authorization/Notification/Referral:

The following options are available for a provider to initiate a prior authorization or notification request:

- Availity is the preferred method submission for faster processing. Sign in to Availity Essentials at [Availity.com](https://www.availity.com) (registration required). For select services, you can answer a series of questions when requesting the prior authorization. If approved, you will receive notification immediately.
- You can also attach relevant clinical information to the authorization request to facilitate Review and Response transaction (278) via EDI.
- Use our interactive voice response system (IVR) by calling **800-523-0023**.
- Call the number for prior authorization on the back of the patient's Humana ID card
- Fax the request to **855-227-0677**; for Behavioral Health authorizations, fax the request to **469-913-6941**.
- If a request needs to be expedited due to the seriousness of a patient's condition, call **800-523-0023**.

Information Required: Information required for a prior authorization request or notification may include, but is not limited, to:

- Member's ID number, name and date of birth
- Relationship to subscriber
- Date of actual service or hospital admission
- Type of service
- Place of service
- Service quantity
- Procedure codes, up to a maximum of 10 per authorization request
- Date of proposed procedure, if applicable
- ICD Diagnosis codes (primary and secondary), up to a maximum of 6 per authorization request
- Service location

- Type of authorization—inpatient or outpatient
- Tax ID Number (TIN) and National Provider Identifier (NPI) number of requesting provider
- TIN and NPI of treatment facility where service is being rendered
- TIN and NPI of the provider performing the service
- Name and telephone number of all providers indicated
- Attending physician's telephone number
- Relevant clinical information
- Discharge plans

Submitting all relevant clinical information at the time of the request will facilitate a quicker determination.

If Humana requires additional clinical information, a Humana representative will request the specific information needed to complete the authorization process.

Humana makes utilization management determinations within federal, state and accreditation timeframes, as applicable.

For Medicare Advantage (MA) plans—Advanced Coverage Determinations (ACD)/Predeterminations and Advanced Beneficiary Notice (ABNs)

CMS does not permit any provider to use the Advance Beneficiary Notice (ABN) for a MA plan enrollee. However, CMS has established requirements to protect MA enrollees from costs associated with unexpected noncoverage. CMS has stated:

When the provider, or the plan acting on behalf of the provider, can show that an enrollee was notified (via a clear exclusion in the Evidence of Coverage or the standardized denial notice) prior to receipt of the item or service, that the item or service is not covered by the plan or the coverage is available only if the enrollee is referred for the service by a contracted provider but the enrollee nonetheless receives that item or service in the absence of a referral, the regulation at [42 CFR] §422.105(a) does not require the MA plan to hold the enrollee harmless from the full cost of the service or item charged by the provider.

Therefore, a provider who intends to collect from an enrollee the full charged amount for a service that the enrollee's MA plan EOC does not specifically categorically exclude must submit a request, before furnishing the service, as directed below. Note that Humana may contact the submitter of a request if we require additional information.

For enrollees of MA private fee-for-service (PFFS) plans Via Mail

Advanced Coverage Determination – ACD
P.O. Box 14601
Lexington, KY 40512-4601

Via Voice
502-318-4007

Via Fax
502-508-3551

For enrollees of MA non-PFFS plans

Via Mail
Humana Correspondence
P.O. Box 14601
Lexington, KY 40512-4601

Via Voice
800-523-0023

Via Fax
800-266-3022

Referrals

For patients with HMO plans, referrals may be required. If a patient requires specialized treatment beyond the scope of a primary care physician (PCP), they can be referred to a specialist for consultation and/or treatment. Humana contracts with specialists in the plan's service area. See the providers' section of [Humana.com](https://www.humana.com) for [Humana's claims payment policy](#) on ordering provider and referring provider requirements.

Methods for submitting referral requests are outlined in the [Prior Authorization section](#) above and on [Humana's website](#). The PCP will receive a referral number from Humana if the referral request is

1. Completed and Humana determines the services are covered under the provider agreement;
2. Provided by an approved provider/facility; and
3. A referral number does not override member eligibility, provider agreement exclusions, etc.
 - Prior to the specialist rendering services, prior authorization also must be obtained by the specialist for any additional medications or services on the prior authorization and notification list.

The status of a referral can be verified by accessing Availity Essentials or by calling **800-523-0023**. After the patient has been treated, the specialist's findings, diagnosis and recommendation for treatment should be sent to the patient's PCP. The specialist also must submit claim/encounter data to Humana.

Referrals are not required for members with PPO plans. Prior authorization for medications and services on the prior authorization and notification list is required. The list is at [Humana.com/PAL](https://www.humana.com/PAL), or a copy can be requested from Humana Customer Care at **800-457-4708**.

Note: Original Medicare does not cover some services or supplies when they are ordered/referred unless certain requirements (e.g., qualifications of the ordering/referring

provider, billing requirements) are satisfied. For MA members, Humana follows Original Medicare billing and enrollment requirements for services and supplies covered under Original Medicare.

Inpatient Coordination of Care/Concurrent Review

Concurrent review is the process that determines coverage during the inpatient stay, including, but not limited to, acute inpatient facility, skilled nursing facility (SNF), long-term acute care hospital (LTAC), inpatient rehabilitation facility and behavioral health partial hospital/residential treatment facilities. Each admission will be reviewed for medical necessity and compliance with contractual requirements. When a provider or facility wishes to extend the number of days initially authorized, the provider/facility is instructed to submit a subsequent request for continued stay along with the most recent medical records.

In addition to the information provided for the initial admission, providers should indicate any complicating factors that prevent discharge. Providers also must contact Humana with the discharge date and discharge disposition upon patient discharge.

If necessary, a licensed medical professional will refer the case to a health plan medical director for review and possible consultation with the attending physician. If the medical director determines that coverage guidelines for continued hospitalization no longer are valid, the patient, attending physician, hospital and the patient's primary care office, as appropriate, will be notified in writing that benefits will not be payable if the patient remains in the hospital on and after the effective date of the non-approval.

Discharge Planning

The hospital's UM and discharge planning departments and the patient's attending physician/PCP are responsible for establishing the discharge plan. The Humana UM team is available to assist with complex discharge planning, when needed. Hospitals should provide Humana with discharge dates and discharge plans of Humana discharged members each day to assist with post-discharge follow up, coordination of care and referrals to other clinical programs that may be available to the member.

Clinical Review Criteria

For MA plans, Humana applies Medicare coverage criteria, including national coverage determinations (NCDs), and local coverage determinations (LCDs), program manuals and transmittals. When CMS does not have fully established coverage criteria, Humana has in some instances created Humana Medical Coverage policies based on evidence-based authoritative literature

to interpret or supplement the general CMS provisions in order to determine medical necessity consistently. Humana's Medicare medical coverage policies are available at the [Medical and Pharmacy Coverage Policies](#) page.

Peer-to-peer Review

Prior to or at the time an adverse determination is communicated, the practitioner may be given an opportunity to discuss the services being requested for the member and the clinical basis for treatment with a medical director or other appropriate reviewer.

Note: There are exceptions based on federal and state regulations—see below.

Medicare Advantage Plans: For MA plans, the discussion must be completed prior to rendering an adverse determination. Once an adverse determination has been made, participating providers are given the opportunity to submit a provider dispute. A participating provider may submit a dispute prior to submitting a claim under the following circumstances.

- Physician/provider is contracted with Humana
- Humana's adverse determination was based on lack of medical necessity for an authorization request that was concurrent to the service

Physicians/providers have 7 calendar days from notification of the denied authorization or until discharge, whichever is later, to request the pre-claim dispute. As part of this pre-claim dispute, providers can request a peer-to-peer conversation if one did not occur prior to the adverse determination. Participating providers also can submit claim disputes. See the [Provider Claims Dispute Process section](#) of this manual.

Second Medical Opinions

A member has the right to a second medical opinion in any instance in which the member questions the reasonableness, necessity or lack of necessity for the following:

- Surgical procedures
- Treatment for a serious injury or illness
- Other situations in which the member feels that he/she is not responding to the current treatment plan in a satisfactory manner

HMO members can obtain a second opinion from another participating physician, but the PCP may require a referral. Follow-up services must be obtained through or arranged by the member's PCP.

Special Requirements for Hospitals

Hospital Discharge Rights for MA Members: CMS requires that hospitals deliver the Important Message from

Medicare (IM) to all Medicare beneficiaries, including MA plan members who are hospital inpatients. Hospitals are required to provide the IM to the MA member upon admission and at least 2 days prior to the anticipated last covered date. The notice must be given on the standardized CMS IM form.

The form and instructions regarding the IM are on the CMS website at [CMS.gov](#) Medicare General Information Beneficiary Notices Initiative general-information/bni.

The IM informs hospitalized MA beneficiaries about their hospital discharge appeal rights. MA members who are hospital inpatients have the statutory right to request an "immediate review" by a quality improvement organization (QIO) when Humana, along with the hospital and physician, determines that inpatient care is no longer necessary.

Guidelines for IM notification by telephone: If the hospital staff is unable to personally deliver the IM to the patient or their representative, then the hospital staff should telephone the patient or representative to advise them of a member's rights as a hospital patient, including the right to appeal a discharge decision. At a minimum, the telephone notification should include:

- The name and telephone number of a contact at the hospital
- The beneficiary's planned discharge date and the date when the beneficiary's liability begins
- The beneficiary's rights as a hospital patient, including the right to appeal a discharge decision
- How to get a copy of a detailed notice describing why the hospital staff and physician believe the beneficiary is ready to be discharged
- A description of the steps for filing an appeal
- When (by what time/date) the appeal must be filed to take advantage of the liability protections
- To whom to appeal, including any applicable name, address, telephone number, fax number or other method of communication the entity requires to receive the appeal in a timely fashion

Note: The date the hospital staff conveys this information to the representative, whether in writing or by telephone, is the date of receipt of the notice.

The hospital is required to:

- Confirm the telephone contact by written notice mailed to the member's authorized representative on that same date.
- Place a dated copy of the notice in the member's medical file and document the telephone contact with either the member or their representative on either the notice itself or in a separate entry in the member's file.

- Ensure the documentation indicates the staff person told the member or representative the planned discharge date, the date that the beneficiary's financial liability begins, the beneficiary's appeal rights and how and when to initiate an appeal.
- Ensure the documentation includes the name of the staff person initiating the contact, the name of the member or representative contacted by phone, the date and time of telephone contact and the telephone number called.

When direct phone contact with a member or a member's representative cannot be made, the hospital must:

- Send the notice to the member or representative by certified mail (return receipt requested) or via another delivery method that requires signed verification of delivery. The date of signed verification of delivery (or refusal to sign the receipt) is the date received.
- Place a copy of the notice in the member's medical file and document the attempted telephone contact to the member or their representative.
- Ensure that the documentation includes:
 - The name of the staff person initiating the contact
 - The name of the member or member's representative
 - The date and time of the attempted call
 - The telephone number called

Right to appeal a hospital discharge: When members choose to appeal a discharge decision, the hospital or their Medicare health plan must provide them with the Detailed Notice of Discharge (DND). These requirements were published in a final rule, CMS-4105-F: Notification of Hospital Discharge Appeal Rights, which became effective July 2, 2007.

When the CMS QIO notifies the hospital and Humana of an appeal, Humana will provide the hospital with a DND. The hospital is responsible for delivering the DND as soon as possible to the member or their authorized representative on behalf of Humana, but no later than noon of the day after the QIO notifies Humana or the hospital of the appeal. The facility must fax a copy of the DND to the QIO and to Humana.

For more information about notification of termination requirements, hospitals can visit the CMS website at [CMS.gov Medicare General Information Beneficiary Notices Initiative](https://www.cms.gov/Medicare/General-Information-Beneficiary-Notices-Initiative).

Medicare Outpatient Observation Notice (MOON)

Requirement: The Federal Notice of Observation Treatment and Implication for Care Eligibility Act (NOTICE ACT) Public Law 114-42 was passed Aug. 6, 2015, and amended Section 1866(a)(1) of the Social Security Act. The amendment requires hospitals and critical access hospitals

(CAHs) to provide the MOON to Original Medicare beneficiaries and MA plan members or their authorized representatives. This includes beneficiaries who do not have Part B coverage, beneficiaries who are subsequently admitted as an inpatient prior to the required delivery of the MOON and beneficiaries for whom Medicare is the primary or secondary payer. The MOON is intended to inform beneficiaries who receive observation services for more than 24 hours that they are outpatients, not inpatients, and the reasons for their status.

Important information:

- Effective March 8, 2017, hospitals and CAHs are responsible to provide the written MOON and a verbal explanation of the notice to all Original Medicare and MA beneficiaries who receive outpatient observation services for more than 24 hours.
- The MOON must be provided to the beneficiary (or the beneficiary's authorized representative) no later than 36 hours after observation services begin and may be delivered before a beneficiary receives 24 hours of observation services as an outpatient.
- If the beneficiary is transferred, discharged or admitted, the MOON still must be delivered no later than 36 hours following initiation of observation services.
- The start time of observation services is measured as the clock time observation services are initiated in accordance with a physician's order.
- Hospitals and CAHs must use the Office of Management and Budget (OMB)-approved MOON (CMS-10611) and instructions available on the CMS website at CMS.Gov Medicare FFS MA Moon information/bni.
- Additional information about the MOON can be found on the CMS Medicare Learning Network site (MLN Matters No. 9935) CMS.Gov Medicare FFS MA Moon information/bni.

Special Requirements for Skilled Nursing Facilities, Home Health Agencies and Comprehensive Outpatient Rehabilitation Facilities – Medicare Advantage plan members

Notice of Medicare Non-Coverage (NOMNC): CMS requires that physicians and other healthcare providers give the Notice of Medicare Non-Coverage (NOMNC) to MA health plan members at least 2 days prior to termination of SNF, home health agency (HHA) or comprehensive outpatient rehabilitation facility (CORF) services. Additionally, if the member's SNF services are expected to be fewer than 2 calendar days, the NOMNC should be delivered at the time of admission. For HHA or CORF services, the notice needs to be given no later than the next-to-the-last time services are furnished. The NOMNC informs members how to request an expedited

determination from their QIO if they disagree with the termination.

The form and instructions regarding the NOMNC are available on the CMS website at [CMS.gov](https://www.cms.gov).

Practitioners also can contact their quality improvement organizations (QIO) for forms or additional information. Forms also can be obtained from Humana's local health services UM department. No modification of the text on the CMS NOMNC is allowed.

For the NOMNC to be valid:

- The member must be able to comprehend and fully understand the notice contents.
- The member or their authorized representative must sign and date the notice as proof of receipt.
- The notice must be the standardized CMS NOMNC form.

If a member refuses to sign the NOMNC, the member's refusal to sign, the date, time, name of person who witnessed the refusal and their signature must be documented on the NOMNC. Valid delivery does not preclude the use of assistive devices, witnesses or interpreters for notice delivery. Any assistance used with delivery of the notice also must be documented. If a member is not able to comprehend and fully understand the NOMNC, a representative may assume responsibility for decision-making on the member's behalf; in such cases, the representative, in addition to the member, must receive all required notifications. The following specific information is required to be given when contacting a member's representative of the NOMNC by phone:

- The member's last day of covered services and the date when the beneficiary's liability is expected to begin
- The member's right to appeal a coverage termination decision
- A description of how to request an appeal by a QIO
- The deadline to request a review, as well as what to do if the deadline is missed
- The telephone number of the QIO to request the appeal

The date when the information is verbally communicated is considered the NOMNC's receipt date. Practitioners must document the telephone contact with the member's representative on the NOMNC on the day that it is made, indicating that all the previous information was included in the communication. The annotated NOMNC also should include:

- The name of the staff person initiating the contact
- The name of the representative contacted by phone
- The date and time of the telephone contact
- The telephone number called

A dated copy of the annotated NOMNC must be placed in the member's medical file, mailed to the representative

the same day as the telephone contact and faxed to the practitioner's local Humana health services UM department.

Right to appeal a NOMNC (Fast-track Appeal): CMS offers fast-track appeal procedures to Medicare enrollees, including MA members, when coverage of their SNF, HHA or CORF services will soon end. CMS contracts with QIOs to conduct these fast-track appeals.

When notified by Humana or the QIO that the member has requested a fast-track appeal, SNFs, HHAs and CORFs must:

- Provide medical records and documentation to Humana and the QIO, as requested, no later than close of the calendar day on which they are notified. This includes, but is not limited to, weekends and holidays.
- Deliver the Detailed Explanation Non-Coverage (DENC) form that is provided by Humana (or that is delegated to the practitioner to complete) to members or their authorized representatives no later than close of the calendar day on which they are notified, including on weekends and holidays. The DENC provides specific and detailed information concerning why the SNF, HHA or CORF services are ending.

For more information about notification of termination requirements, practitioners can visit the CMS website at: [CMS.gov Medicare General Information](https://www.cms.gov).

Office Procedures

This section provides policies and procedures that pertain to the daily operations of a provider office.

Office Appointment and Wait Times

Providers should implement procedures and make reasonable efforts to ensure that:

- Patients are seen by a clinician within 15 minutes of the patient's appointment time.
- Routine and follow-up appointments are made within 30 calendar days.
- Urgent appointments are made within 24 hours, 7 days per week.
- Urgently needed services are provided immediately for Medicare members.
- Emergent appointments are made immediately (arrange for on-call or after-hours coverage), 24 hours per day, 7 days per week.
- The standards consider the enrollee's need and common waiting times for comparable services in the community. Examples of reasonable standards for primary care services are: (1) urgently needed services or emergency – immediately; (2) services that are not emergency or urgently needed, but in need of medical attention – within 1 week; and (3) routine and preventive care – within 30 days.

Address Change and Other Practice Information

For Humana to maintain accurate participating provider directories and for reimbursement purposes, providers are contractually required to report all changes of address or other practice information electronically via [Humana.com](https://www.humana.com) or in writing as soon as possible. Notices of any changes must adhere to time frames outlined in the agreement.

If a provider's agreement with Humana is through a management services organization (MSO), independent practice association (IPA) or provider medical group, these changes can be communicated to Humana through the entity rather than by the individual provider. For group practices, directories must only list individual providers at locations where they routinely see patients by appointment, as opposed to every location of the group. Please note, changes can be completed much more quickly when you contact Humana directly.

Changes that require notice to Humana may include, but are not limited to, the following:

- Provider demographic information
- Tax identification number (TIN)*
- National Provider Indicator (NPI)
- Address
- Office hours
- Phone number
- Practice name
- Adding a provider—provider joining practice/group**
- Provider deletions—provider no longer participating with the practice/group
- Patient restrictions (e.g., age, gender)
- Accepting new patients
- Medicare numbers

*Changes in practice name, legal entity or TIN might require an amendment, assignment or new agreement, depending on the reason for the change. Check with the provider representative in the local Humana office for specific information.

**If adding a provider, the new provider must first be credentialed before rendering treatment to any plan member.

Humana requires that changes such as those outlined above be submitted at least 30 days prior to the effective date of the change to facilitate accurate directory information and claims payment. Providers contracted only with Humana Medicare Products who join non-delegated participating groups will have a network effective date that is 30 calendar days after all required documentation is received. Members who are seen prior to the network effective date generally will have claims paid at an out-of-network level. Please contact your local market representative with any questions you may have.

When physicians and other healthcare professionals need to update their demographic information (e.g., correct a provider practice name or address, add physicians to a practice, update facility hours of operation, notify that the practice is accepting new patients), they can refer to this [list of contacts by region](#). Submitting these updates to the correct contact will help Humana quickly update its provider directories, which means Humana members can easily locate the correct information. Practitioners are encouraged to provide their race and ethnicity for Humana to reference when a member calls requesting a practitioner with the same race, ethnicity and/or language as themselves. Race and ethnicity will not be included in provider directories.

If you need a template format on which to submit demographic information, [contact your regional contracting representative](#).

Physicians and other healthcare professionals can view their practice or facility information on Humana's online provider directory at [Humana.com](https://www.humana.com). Under "Find Care," choose "Search as guest" to get started.

When submitting updates, healthcare providers are encouraged to provide their contact information in case there are questions about the correspondence.

Medical Records

Medical Records: Humana provider representatives must be permitted access to the provider's office records and operations. This access allows Humana to monitor compliance with regulatory requirements. Each provider office will maintain complete and accurate medical records for all Humana-covered patients receiving medical services in a format and for time periods as required by the following:

- Applicable state and federal laws
- Licensing, accreditation and reimbursement rules and regulations to which Humana is subject
- Accepted medical practices and standards
- Humana's policies and procedures

The provider's medical records must be available for utilization, risk management, peer review studies, customer service inquiries, grievances and appeals processing, claims disputes, quality investigations of potential quality of care concerns, compliance audits and other initiatives Humana might be required to conduct. To comply with accreditation and regulatory requirements, Humana may periodically perform a documentation audit of some provider medical records. The provider must meet 85% of the requirements for medical record keeping with a goal of 90%, or per applicable state and federal requirements if more stringent.

The participating provider must respond to the Humana member grievance and appeal unit expeditiously with submission of required medical records to comply with time frames established by CMS and/or the state department of insurance for processing grievances and appeals. Only those records for the time period designated on the request should be sent. A copy of the request letter should be submitted with the copy of the record. The submission should include test results, office notes, referrals, telephone logs and consultation reports. Medical records should not be faxed to the local Humana market office unless the provider can ensure confidentiality of those medical records.

To be compliant with HIPAA, providers should make reasonable efforts to restrict access and limit routine disclosure of protected health information (PHI) to the minimum necessary to accomplish the intended purpose of the disclosure of patient information.

For HMO plans, if a Humana-covered patient changes their PCP for any reason, the provider must transfer a copy of the patient's medical record to the patient's new PCP at the request of the plan or patient.

The agreement states whether the original or a copy of the medical record must be sent. If a provider terminates, the provider is responsible for transferring the patients' medical records.

Charges for copying medical records are considered a part of office overhead and are to be provided at no cost to Humana-covered patients and Humana, unless state regulations or the agreement stipulate otherwise.

Submitting Medical Records

Providers can submit relevant medical records to Humana several ways:

- Humana's Medical Records Management (MRM) application on Availity Essentials at [Availity.com](https://www.availity.com)
- EMR vendor
- Fax to **866-305-6655**
- Mail to:
Humana Medical Records Management
P.O. Box 14465
Lexington, KY 40512

Provider Claims Dispute Process, Member Grievance/Appeal Process and Provider Termination Appeal Process

Provider Claims Dispute Process

For all products: If providers disagree with Humana's initial adjudication of a claim, they may request a dispute. This includes disagreements regarding Humana's payment,

denial, and nonpayment of the claim, which includes Humana's denial of a claim due to a denied authorization request. Providers may submit a dispute via the following methods.

- Online, via Availity Essentials:
 - Sign in at [Availity.com](https://www.availity.com); use the Claim Status tool to locate the claim and click the "Dispute Claim" button. Then go to the request in the Appeals worklist (located under Claims & Payments) to supply needed information and documentation and submit the request to Humana.
 - Status and high-level Humana determination for disputes submitted online can be viewed in the Appeals worklist.
- Phone: Use the phone number on the back of the patient's Humana ID card or call **800-448-6262**.
- Address: Use the address on the back of the patient's Humana ID card or mail to:
Humana Correspondence
P.O. Box 14601 Lexington, KY 40512

When submitting a request for dispute/reopening in writing, providers should include all of the following information:

- Provider name
- Provider NPI and TIN
- Member name and identification number
- Date of service
- Relationship of the subscriber to the patient
- Claim number
- Charge amount
- Payment amount
- Proposed correct payment amount
- Difference between the amount paid and the proposed correct payment amount
- Brief description of the basis for the contestation request
- Relevant supporting documentation (e.g., medical records, copy of invoice, referral form)
- Claims disputes must be received by Humana within 18 months from the date the provider received notice of the original claim determination unless state or federal law or the agreement requires another time period or the claim will not be reopened.

See the providers' section of [Humana.com](https://www.humana.com) for [claims payment policies](#) and further information about claims disputes.

Multiple provider dispute requests per provider encounter are generally unacceptable. It is necessary, therefore, in a provider dispute request after an initial dispute determination, to explicitly identify specific new material information that justifies further review.

However, if further review is justified, and the dispute concerns a claim denial resulting from a denied authorization request, the provider can submit a second dispute following the same process outlined above.

Escalated Review Process

If the provider is unsatisfied with the outcome of the claims review process, except for claim denials resulting from a denied authorization request, the provider can submit a request for an additional review to HumanaProviderServices@humana.com.

The Provider Concierge Unit reviews escalated issues when providers are unable to obtain resolution to disputes via normal submission methods. Providers will need to include the same information that was submitted with the initial dispute with any reference ID number provided during previous contact with Humana. The provider will receive an immediate auto-acknowledgement email advising that the communication was received.

Within 3–5 business days, the provider will receive an email with a reference ID number that can be used when corresponding with the Provider Concierge Unit.

Note: The above provisions of this section are to be considered as separate and distinct from the arbitration provisions set forth in the provider agreement.

Member Grievance/Appeal Process

The grievance/appeal process applies to MA members who are dissatisfied with the healthcare services received or any aspect of the plan, or who have received an adverse determination.

An MA plan member, representative or physician can appeal preservice denials to the extent permitted and provided the member is appropriately notified.

A nonparticipating provider can appeal claim denials for Medicare members only with a waiver of liability form for the following:

- Full claim denials
- Claims paying zero dollars
- Claims denied for medical necessity
- Claims denied for noncovered benefits

A Medicare Prescription Drug Plan (PDP) member, representative, the prescribing physician or other prescriber can request an appeal. The member's prescribing physician and other prescribers have the right to file a standard redetermination request on behalf of the member as long as the member is notified. An Appointment of Representative (AOR) form is not required.

Humana will accept expedited/urgent appeals for MA members from the member, representative or physician

as appropriate. An AOR is not required for a physician requesting an expedited/urgent appeal. The member's treating physician may file a standard preservice appeal request on behalf of the member to the extent permitted and provided the member is appropriately notified.

Additional details regarding MA appeals on behalf of members are set forth below.

Medicare Appeals Definition of Terms

Authorized Representative: An individual either appointed by a member or authorized under state or other applicable law to act on behalf of the member in obtaining an organization/coverage determination or grievance or appeal determination.

Expedited/Urgent Appeal: A verbal or written request for a fast review of a preservice denial, termination of care or a reduction in the level of care. Expedited/urgent appeals are applicable if the time frame for a standard appeal could seriously jeopardize the life or health of the member or the member's ability to regain maximum function. Expedited appeals exclude requests for payments for services already provided.

Independent Review Entity (IRE): An independent entity contracted by the CMS to provide a review of a plan's appeal decision.

MA Plan Reconsideration (MA appeal): The first step in the appeal process after an adverse organization determination. A Medicare health may reevaluate an adverse organization determination, the findings upon which it was based and any other evidence submitted or obtained.

Redetermination (PDP appeal): The first level of the appeal process, which involves a Part D plan reevaluating an adverse coverage determination, the findings upon which it was based and any other evidence submitted or obtained.

Medicare Appeals Process

Humana will accept and process any prescription drug plan (PDP) or MA appeal from a member or an authorized representative expressing dissatisfaction with Humana's adverse determination to the extent permitted by applicable requirements. In addition, Humana may accept and process any additional evidence or allegations of law and fact related to the disputed issue.

Humana works to identify and remove any communication barrier that might impede members or representatives from effectively making appeals. Humana will facilitate the request to file an appeal for a member who has a communication challenge affecting their ability to communicate or read through the following means:

- A TTY line for the hearing impaired
- A translation service or in-house translator for members unable to speak English
- Additional accommodations for any member with special needs who is unable to follow the standard process

Humana will provide a full and fair review of the appeal, including specialty review for certain appeals. Appeals must be submitted within 65 calendar days from the date of the adverse determination notice, unless the member can demonstrate good cause.

Medicare Advantage Plans: Notification of the decision will be issued within the following time frames from the date the request is received (with the exception of Medicare Part B drugs):

- Expedited – As expeditiously as the member’s health condition requires but no later than 72 hours
- Preservice – As expeditiously as required based on the member’s health but no later than 30 calendar days
- Post-service – 60 calendar days from the receipt of the request

The time frames for Medicare Part B drugs are:

- Expedited – No later than 72 hours (no extensions permitted)
- Standard Preservice – No later than 7 days (no extensions permitted)

Time frames for decisions might be extended for expedited and preservice appeals up to 14 calendar days if:

- The member requests the extension.
- Humana justifies the necessity for additional information and documents in the best interest of the member.

The extension notification to the member must occur prior to the expiration of the decision time frame and must include the right to file an expedited grievance if the member disagrees with the extension.

Medicare Prescription Drug Plans: Notification of the decision will be issued within the following time frames from the date of receipt of the request:

- Expedited – As expeditiously as the member’s health condition requires but no later than 72 hours
- Standard – 7 calendar days

If the initial determination is upheld during the appeal process, the resolution letter from Humana will provide additional information on next-level appeals.

Provider Termination and Appeal Process

Termination Without Cause: As required by law, Humana will notify a provider in advance of terminating their agreement. The notification time frames are defined in the agreement and/or applicable state and federal

regulations. Humana has the right to terminate any individual provider, provider location or line of business within the time frames specified in the termination process of the agreement, unless otherwise mandated by state or federal law.

Should a provider, independent practice association (IPA) or physician-hospital organization (PHO) elect to terminate network participation, a notice of the pending termination must be forwarded to Humana in accordance with the terms of the agreement and applicable state and federal regulations.

Note 1: Humana has an established policy and procedures to notify members in advance of an impending termination of any provider. Advance notice is required by Humana to comply with all federal and state laws, rules and regulations and accreditation agencies regarding the notification to all members affected by the termination of a provider.

Note 2: Humana reviews the Department of Health and Human Services’ (HHS) opt-out list, the CMS preclusion list, General Service Administration’s System of Award Management (SAM) list and the Office of Inspector General’s (OIG) sanction list as often as required by federal regulations. Should a provider’s name appear on a current OIG/CMS excluded-provider listing, Humana will take immediate action to terminate the provider’s network participation and, if applicable, take appropriate corrective actions. Other sanctions (e.g., loss of professional license) also are grounds for immediate termination.

Note 3: The termination appeal process is to be considered in conjunction with the termination rights set forth in the provider’s agreement and, where applicable, state and federal law and regulations.

Medicare Advantage: In accordance with Medicare regulations found at 42 C.F.R. §422.202, physicians have the right to a review of a termination decision by a physician review panel. The physician must submit a written request for this panel review within 30 calendar days of the date of notice of termination, or the physician’s rights to this review will be waived.

The request must be addressed to the party identified in the termination notice letter and must be sent by either registered or certified mail. The request should include any relevant written information to be considered by the physician review panel. However, the physician review panel will consider only the written information submitted. The review will take place prior to the effective date of this termination unless immediate termination is required. The physician review panel will present a written decision to the physician via certified or registered mail.

An IPA or PHO shall notify Humana of its decision to terminate a physician, for any reason, from the IPA or PHO network within 7 calendar days of issuing the physician a termination notice.

An IPA or PHO that terminates a physician from the IPA or PHO network, for any reason, must provide the affected physician appeal rights in accordance with 42 C.F.R. § 422.202. If such affected physician appealed the termination, then the IPA or PHO shall notify Humana of the outcome of the appeal within 5 calendar days of IPA or PHO rendering the appeal decision.

Covered Services

A service must be medically necessary and covered by the member's contract to be paid by the plan. The plan determines whether services are medically necessary as defined either by the member's summary plan description, Certificate of Insurance or Evidence of Coverage. To verify covered or excluded services, check benefits on Availity Essentials ([Availity.com](https://www.availity.com); registration required) or call the Humana Customer Care department at the number listed on the back of the patient's Humana ID card. All services may be subject to applicable copayments, deductibles and coinsurance. Humana utilizes the criteria stated above in the [Clinical Review Guidelines section](#) for any medical necessity review.

Humana makes coverage determinations, including medical necessity determinations, based on the member's summary plan description, Certificate of Insurance or Evidence of Coverage. However, Humana is not a provider of medical services and does not control the clinical judgment or treatment recommendations made by the providers in its networks or otherwise selected by members. Providers make independent healthcare treatment decisions.

Clinical and Behavioral Health Practice Guidelines

Humana provides web links to [clinical and behavioral health practice guidelines](#) developed by nationally recognized organizations. The guidelines are reviewed and updated accordingly.

Compliance/Ethics

Liability Insurance

Upon request, all providers must provide Humana with evidence of insurance coverage in accordance with their agreement's requirements.

Compliance and Fraud, Waste and Abuse Requirements

Contracted providers and those they employ and/or contract to support a contract with Humana are

responsible for complying with all applicable laws, regulations and Humana's policies and procedures. Most notably, contracted providers must:

- Provide training on the separate topics of general compliance and combating fraud, waste and abuse (FWA) to all who support a plan administered by Humana
- Require the above to report suspected or detected noncompliance and FWA
- Offer and widely communicate to the above the method(s) to confidentially or anonymously make such a report. Note: Both options must be offered.
- Investigate suspected and detected noncompliance and FWA
- Take disciplinary action when applicable
- Notify Humana promptly when confirmed noncompliance or suspected or detected FWA can or does impact Humana or any member of a plan administered by Humana

Additional information about the above and related requirements are outlined in [Humana's Compliance Policy and Standards of Conduct documents](#).

Contracted providers must ensure those who provide services for Humana's Medicare and/or Medicaid-eligible members, as well as those they employ or contract, comply with all requirements outlined in the above-referenced documents.

Note: Humana reserves the right to require an attestation from any contracted provider or provider entity to certify that the distribution of the above 2 documents or materially similar content to those supporting Humana Medicare business and that they are being trained on FWA concepts and how to combat it.

Humana also makes a separate [guidance document](#) available online that provides answers to frequently asked questions about compliance program requirements.

Medicare

Medicare marketing and communication Literature and Provider-sponsored Activities:

For purposes of this manual, the term "Medicare marketing and communication" includes any information, whether oral or written, intended to promote or educate prospective or current Humana MA or prescription drug plan members about Humana or its Medicare plans, products or services. This includes, but is not limited to, any and all promotional materials used at provider-sponsored activities, such as open houses, health fairs and grand openings. Examples of promotional materials include letters, advertisements, invitations and announcements that use Humana's name. Medicare marketing and communication must be

approved through the Humana corporate review process prior to a provider conducting any Medicare marketing and communication activity. The Humana corporate review process includes review by legal and regulatory compliance and filing through Humana's Medicare product compliance department and CMS (as applicable), in accordance with CMS guidelines.

To obtain approved Medicare marketing or communication materials contact your Humana representative or to arrange for a provider-sponsored activity, contact the regional Medicare sales director or physician marketing contact. Any joint (provider and plan) communication or marketing activity must also comply with Humana policies and procedures, as well as federal and state regulations. For applicable Humana policies, Please see [Compliance Policy](#). Any misrepresentation of a Humana Medicare product or service, intentional or not, is a serious violation of Humana's agreements with CMS.

Provider Affiliations: Providers can announce new or continuing affiliations for specific sponsors of MA or prescription drug plans through direct mail, email, telephone or advertisement using Humana- approved templates. Providers may not create their own communications for this purpose or alter the templates in any way unless approved through the Humana corporate review process. Humana must review the communication prior to the provider sending it to ensure it adheres to the approved template or that the communication has been approved through the Humana corporate review process. The announcement must clearly state the provider also may contract with other plans/Part D sponsors. Any affiliation materials that describe plan benefits, premiums or cost sharing must be approved by Humana and CMS prior to use and may not be mailed by providers, as these would be considered marketing materials for a plan.

Medicare HMO and PPO Coverage/Liability: If a Medicare HMO member disenrolls from a MA plan while in an SNF, costs for SNF services are covered by a new health plan or Medicare as of the effective date of the disenrollment. If a Humana MA member's effective date of disenrollment occurs while the member is hospitalized (including, but not limited to, hospitalization in a rehabilitation hospital or long-term care facility), Humana is responsible for paying the contracted rate through the date of discharge, unless otherwise specified in the agreement.

If the **MA HMO** member resides in the service area, they are covered for services until the effective date of disenrollment. When a member is temporarily out of the service area (for up to 6 months), coverage is limited to urgently needed, emergency care, post-stabilization

services following an emergency, and renal dialysis until the member returns to the service area or the effective date of disenrollment. **MA PPO** members may receive participating benefits from any participating provider, nationwide, as well as out-of-network benefits.

Medicare Disenrollment for Cause: CMS guidelines allow a PCP to request a member's disenrollment "for cause" only if the member's behavior is disruptive, unruly, abusive, threatening or uncooperative to the extent that their continued membership would substantially impair the provider's ability to provide health services to that member or other patients. A member also may be disenrolled for other reasons including, but not limited to, if they fail to qualify for Medicare benefits or fraudulently permits others to use their member ID card for services. A member cannot be disenrolled based on the member's utilization (or lack of use) of services or because of mental or cognitive conditions (including mental illness and developmental disabilities), disagreement with a provider regarding treatment decisions, or as retaliation for a member's complaint, appeal or grievance. Before initiating a request to disenroll a member for cause, the provider and Humana must make a serious effort to resolve the problems, such as encouraging the member to change their behavior, and must document the result of this action. If the behavioral problems are not resolved, the provider may initiate a request to disenroll the member by submitting the Request for Disenrollment for Cause form to the local Humana market office. The form is available through the **local Humana market office**.

CMS requires Humana to notify a Medicare member that the consequences of continued disruptive behavior could include disenrollment from the plan. **The health plan and provider must reasonably demonstrate that the member's behavior is not related to the use of prescribed medications, mental illness or cognitive conditions (including mental illness and developmental disabilities), treatment for a medical condition or use (or lack of use) of the provider's medical services.**

Procedure for Requesting Disenrollment: A written Request for Disenrollment for Cause letter must be sent to the local Humana market office, along with supporting documentation as follows:

- Description of the member's age, diagnosis, mental status, functional status and social support systems
- Complete and detailed description of the member's behavior
- Efforts taken to resolve any problems and modify behavior
- Any extenuating circumstances
- Summary of the case and reason for disenrollment

- Copy of medical records
- Statements, as applicable, from other providers, office staff, members or law enforcement agencies describing their experiences with the member

Upon receipt, a letter confirming receipt of the disenrollment request is sent to the PCP. The information is reviewed for completeness and compliance with the Medicare member's Evidence of Coverage. If the issues are resolved, the request may be withdrawn.

If the request is deemed to have merit, it is forwarded to a health plan medical director for review and a decision. The provider is notified of the decision and can appeal the decision by resubmitting the request along with additional supporting documentation for a subsequent review.

If the member is a Medicare member, CMS requires the plan to notify the member of its intent to request CMS permission to disenroll the member and the plan's grievance procedures. The plan then notifies CMS, and CMS makes the final decision on whether to allow disenrollment of the member for cause.

Member's Right to Report a Grievance: The member may request a review of the disenrollment decision by filing a grievance in writing.

Member Disenrollment: The disenrollment is effective the first day of the calendar month after the month in which the health plan gives the member written notice of the disenrollment or as provided by CMS. The member remains the responsibility of the PCP until the member's effective date of disenrollment.

Specific Medicare Advantage Plan Requirements:

Providers must remain neutral when assisting with enrollment decisions.

Providers may not:

- Accept/collect scope of appointment forms
- Accept Medicare enrollment applications
- Make phone calls or direct, urge or attempt to persuade beneficiaries to enroll in a specific plan based on financial or any other interests of the provider
- Mail marketing materials on behalf of plan sponsors
- Offer anything of value to induce plan enrollees to select them as their provider
- Offer inducements to persuade beneficiaries to enroll in a particular plan or organization
- Conduct health screenings as a marketing activity
- Distribute marketing materials/applications in areas where care is being delivered
- Accept compensation from the plan for any marketing or enrollment activities

Providers may:

- Distribute unaltered, printed materials created by CMS, such as reports from Medicare Plan Finder, the "Medicare & You" handbook or "Medicare Options Compare" www.Medicare.gov including in areas where care is delivered.
- Provide the names of plan sponsors with which they contract and/or participate.
- Provide information and assistance in applying for the low-income subsidy.
- Answer questions or discuss the merits of a plan or plans, including cost sharing and benefits information (these discussions may occur in areas where care is delivered).
- Make available, distribute and display communication materials, including in areas where care is being delivered.
- Provide or make available plan marketing materials and enrollment forms outside of the areas where care is delivered, such as common entryways, vestibules, hospital or nursing home cafeterias and community, recreation or conference rooms.
- Refer patients to other sources of information, such as State Health Insurance Assistance Programs (SHIPs), plan marketing representatives, their state Medicaid office, local Social Security office, the CMS website (www.Medicare.gov) or 1-800-MEDICARE (633-4227).

Humana is responsible for including certain CMS Medicare Advantage-related provisions in the policies and procedures distributed to the providers that constitute Humana's health services delivery network. The following table summarizes these provisions, which can be accessed online by viewing the Code of Federal Regulations on the U.S. Government Printing Office website (www.ecfr.gov):

Summary of CMS Requirements	CFR42 (Section)
Pay for renal dialysis for those temporarily out of a service area	422.100(b)(1)(iv)
Direct access to mammography and influenza vaccinations	422.100(g)(1)
No copay for influenza and pneumococcal vaccines	422.100(g)(2)
Agreements with providers to demonstrate “adequate” access	422.112(a)(1)
Direct access to women’s specialists for routine and preventive services	422.112(a)(3)
Services available 24 hours a day, 7 days week	422.112(a)(7)
Adhere to CMS marketing provisions	422.80(a), (b), (c)
Ensure services are provided in a culturally competent manner	422.112(a)(8)
Maintain procedures to inform members of follow-up care or provide training in self-care as necessary	422.112(b)(5)
Document in a prominent place in medical record if individual has executed advance directive	422.128(b)(1)(ii)(E)
Provide services in a manner consistent with professionally recognized standards of care	422.504(a)(3)(iii)
Continuation of benefits provisions (may be met in several ways, including contract provision)	422.504(g)(2)(i); 422.504(g)(2)(ii); 422.504(g)(3)
Payment and incentive arrangements specified	422.208
Subject to applicable federal laws	422.504(h)
Disclose to CMS all information necessary to (1) administer and evaluate the program (2) establish and facilitate a process for current and prospective beneficiaries to exercise choice in obtaining Medicare services	422.64(a): 422.504(a)(4) 422.504(f)(2)
Must make good faith effort to notify all affected members of the termination of a provider contract 30 calendar days before the termination by plan or provider	422.111(e)
Submit data and medical records and certify completeness and truthfulness	422.310(d)(3)-(4), 422.310(e), 422.504(d)-(e), 422.504(i)(3)-(4), 422.504(l)(3)
Comply with medical policy, quality improvement and medical management	422.202(b); 422.504(a)(5)
Disclose to CMS quality and performance indicators for plan benefits RE: disenrollment rates for beneficiaries enrolled in the plan for the previous two years	422.504(f)(2)(iv)(A)
Notify providers in writing for reason of denial, suspension and/or termination	422.202(d)(1)
Provide 60-day notice (terminating contract without cause)	422.202(d)(4)
Comply with federal laws and regulations including, but not limited to, federal criminal law, the False Claims Act (31 U.S.C. et Seq.) and the anti-kickback statute (section 1128B(b) of the act)	422.504(h)(1)
Prohibition of use of excluded practitioners	422.752(a)(8)
Adhere to appeals/grievance procedures	422.562(a)

Product/Plan Overview

Health Maintenance Organization (HMO)

Depending on the HMO plan, members may be required to select a PCP to coordinate their care, but non-HMO plans recommend that members select a PCP. A PCP is usually from 1 of 3 disciplines:

- Family physician – A physician who specializes in the care of all members of a family regardless of age.
- Internist – A physician who specializes in internal medicine and gives nonsurgical treatment of medical conditions.
- Pediatrician – A physician who specializes in the development, care and diseases of children.

Note 1: In some states, an OB-GYN who so elects also may qualify as a PCP.

Note 2: In certain circumstances, a certified nurse practitioner or physician's assistant may be designated as a PCP when the state regulations do not prohibit or set limitations on their scope of responsibility. In these cases, the NP-PCP or PA-PCP must be fully credentialed and contractually agree to assume responsibilities of a PCP for assigned members and comply with the terms and conditions of the agreement and this manual.

The HMO PCP agrees to accept plan members as stipulated by the agreement. The PCP must not refuse new members until such time they can reasonably demonstrate to the plan that their panel size has reached its maximum for adding new members. Further, the closing of the PCP's practice to new members must be applicable to all third-party payers with whom the PCP contracts.

The HMO PCP understands and agrees that Humana may, in its sole discretion, close the HMO PCP's panel and stop assigning new HMO members to the HMO PCP upon written notice to the HMO PCP. In such event, the HMO PCP's panel will remain closed until notified in writing by Humana.

Note 3: The HMO PCP is responsible for arranging for care in their absence.

Note 4: The attending physician should be credentialed by Humana.

Access Standards: To comply with the requirements of CMS, accrediting and regulatory agencies, Humana has adopted certain standards for participating providers that are summarized below. The purpose of these standards is to ensure that health services are available and accessible to members.

Required for Medicare Providers and Recommended for all other Providers: Covered services must be

geographically accessible and consistent with local patterns of care, ensuring that no member residing in the service area must travel an unreasonable distance to obtain covered services. The following services must be available in the plan's service area:

- Medical coverage 24 hours a day, 7 days a week
- Urgent but nonemergent appointments within 24 hours, 7 days a week
- Urgently needed services must be provided immediately for Medicare members
- Nonurgent but in-need-of-attention appointments within 1 week
- Routine and preventive care or well-child appointments within 30 days

In addition, Humana recommends the following standards for all providers:

- Response to urgent calls within 15 minutes
- Response to routine calls within the same business day
- After hours, response to urgent calls in 15 minutes; non-urgent response in 30 minutes
- Specialty care within 21 business days
- In the case of an unexpected emergency, which may cause this standard to be exceeded, the member should be notified promptly and given the option of waiting or rescheduling

Note: State regulations, if more stringent, may take precedence over these time frames.

By monitoring compliance with these guidelines over time, Humana can take action to improve member service availability and access to medical services when necessary. Humana may monitor compliance with the following access standards through a variety of ways, including audits during site surveys, telephone audits, member surveys and complaints.

HMO Member/Enrollee Transfers: The following guidelines apply to the transfer of a Humana member upon their request from one primary care office to another:

- The member's decision to transfer should be strictly voluntary.
- The member or the legal guardian requesting a change in the primary care office may do one of the following:
 - Sign an Enrollment Change Form or a membership Change Authorization Form.
 - Contact Humana Customer Care using the phone number on the back of the member ID card.
- Provider office staff cannot change a PCP for a member without first obtaining consent from the member:
 - When a member is in the office and available to give consent, the member can initiate a request to

change their PCP by calling Humana's Customer Care department.

- The member must not have been directly recruited by telephone or in person by anyone involved with either primary care office.
- The member must not have been influenced to transfer offices due to improper or incorrect information or for medical reasons.
- Upon a member's request, the primary care office must send their medical records to the newly selected primary care office.

Humana may review the transfer and, if any of the above guidelines have been violated, a transfer in primary care offices will not be approved.

HMO PCP Transfer of Member/Enrollee: If a PCP wants to transfer a member with their power of attorney/guardian to another PCP, the PCP must prepare a Physician Initiated Transfer Request Member Notice and forward it with supporting documentation to the local Humana market medical director or market president. The form may be obtained through the local Humana market office. The PCP will be notified of the approval/denial decision. PCPs may not coerce a member to transfer.

Any primary care office that violates guidelines for transferring members to another office is given a 30-day noncompliance written notification requiring immediate corrective action. If the primary care office is found in violation of established policies and procedures and is, therefore, considered to be noncompliant, a termination letter including appeals rights will be sent. Members or their powers of attorney/guardians have the right to file a grievance if the transfer is approved.

Disenrollment Outside of the Service Area: A member must notify a customer care representative when they permanently move out of the service area. A permanent move is an absence of more than 6 months.

MA members: If a plan offers a continuation area, permanent out-of-area MA members will receive benefits in the continuation area. The primary care office must:

1. Obtain documented acceptable evidence indicating the member has permanently moved out of the service area. Acceptable evidence includes:
 - Certified return-receipt letters, indicating an absence of more than 6 months.
 - Conversation documented and witnessed when a member admits to a permanent absence from the service area but does not voluntarily choose to disenroll.
 - Medical records that indicate an absence of more than 6 months from the service area.

2. Complete a Request to Disenroll form (available from the local Humana market office) and attach any supporting documentation regarding the member's move outside the service area.
3. Send the form and documentation to the following address:
Humana
Attention: Out of Service Area Medicare Enrollment Department
P.O. Box 14168
Lexington, KY 40512

Medicare enrollment reviews the request and supporting documentation. If there is sufficient evidence indicating the member has left the service area, the documentation is submitted to CMS. A letter is sent to the member from the Medicare retention unit to advise them of the effective disenrollment date and to give the member an opportunity to request a reconsideration if they disagree with the decision. If the member does not respond within 6 months from the date of the letter, the member will be disenrolled.

If Medicare enrollment does not agree with the primary care office's request for disenrollment, the office may be asked to gather additional information in support of its case and resubmit the request.

Preferred Provider Organization (PPO)

Some MA PPO plans require that members use a provider who is eligible to participate in Medicare, except in emergent/urgent situations. Humana MA PPO plans request members name a primary physician.

The PPO PCP understands and agrees that Humana may, in its sole discretion, close the PPO PCP's panel and stop assigning new PPO members to the PPO PCP upon written notice to the PPO PCP. In such event, the PPO PCP's panel will remain closed until notified in writing by Humana.

Credentialing

Credentialing is the process of obtaining and reviewing documentation to determine participation status in a health plan. The documentation may include, but is not limited to, the applicant's education, training, clinical privileges, experience, licensure, accreditation, certifications, professional liability insurance, malpractice history and professional competence. Generally, the terms credentialing and recredentialing include the review of the information and documentation collected, as well as verification that the information is accurate and complete. The credentialing and recredentialing policies can be viewed here: [Credentialing and Recredentialing Policies](#).

Council for Affordable Quality Healthcare: Humana is a member of the Council for Affordable Quality Healthcare

(CAQH). CAQH is an online single-entry national database that eliminates the need for providers to complete and submit multiple credentialing applications. Physicians and other healthcare providers who are members of CAQH can submit an initial credentialing application to Humana and provide the required information at recredentialing rather than completing credentialing applications. Additional information is available online at [Humana.com Provider Resources](https://www.humana.com/provider-resources).

Please note that the aforementioned information is relative to participating providers only. Nonparticipating providers interested in joining our network should visit: [Humana.com Join our network](https://www.humana.com/join-our-network).

Quality Compliance

The oversight of a Quality Improvement (QI) program is a requirement of CMS, NCQA, Utilization Review Accreditation Commission (URAC), Accreditation Association for Ambulatory HealthCare (AAAHC) accreditation programs and by many states. The purpose of the QI program is to monitor the healthcare services our members receive and continually evaluate and improve them. The QI program is inclusive of Medicare, Medicaid, Long-Term Supports and Services, Dual Eligible and Special Needs Plans lines of business and products. The program provides ongoing monitoring and evaluation of processes, procedures and performance results by clinical and business areas that support quality of clinical care, safety of clinical care, quality of service and member experience.

Quality Investigation: Participating providers agree to allow and assist Humana with its performance of the following quality investigations activities:

- Occurrences and adverse events reporting—Unexpected quality of care occurrences and adverse events involving members are reported to the Quality-of-Care Investigations team through various sources, including providers, risk management and Humana clinical associates. Cases are reviewed and, as applicable, referred to the peer review process, as required by law and accrediting agencies.
- CMS Quality Improvement Organization (QIO)—QIO oversees the Medicare Advantage Prescription Drug (MAPD) plans and collaborates with the plan for quality improvement activities.
- Member grievances—Oral and written member grievances pertaining to quality-of-care may be referred to the Quality-of-Care Investigations team for review.

Provider and Participating Providers shall participate in Humana's quality review program as requested. Humana routinely reviews the quality of its providers, investigates

concerns as they arise and may request additional information and/or remediation from the Provider and/or Participating Providers. Provider and/or Participating Providers agree to comply with Humana's requests for information and any remediation plan.

The required QI components that Medicare Advantage (MA) organizations must comply with include:

- Develop and maintain a health information system.
- Encourage providers to participate in CMS and Health and Human Services (HHS) QI initiatives.

Population Health Management

Humana Care Management

(Formerly Humana at Home – 800-558-0187):

Humana's Care Management programs include telephonic care coordination for:

- Humana Care Support – high-risk members in MA plans
- Special Needs Plans (SNP) – members in Chronic Condition Special Needs Plan (C-SNP) and Dual Eligible Special Needs Plan (D-SNP) plans

The programs are managed by Humana nurses, social workers, pharmacists and other professionals specially trained in care management. Humana's Care Management supports members with medical, behavioral, health and social determinants of health issues such as food insecurity, social isolation, loneliness, transportation and housing instability. Providers can refer members to the programs directly via the secure digital form located on Humana's website: [Chronic Care Programs–Humana](https://www.humana.com/chronic-care-programs) or by calling **800-558-0187**.

Humana Care Support – 800-558-0187: Humana Care Support begins by identifying members who have the highest need for intervention based on inpatient admissions/readmissions, predictive models and referrals. They are then stratified to either Complex Care Management (CCM) or Triage and Support (T&S) based on health needs/acuity. Highest-need patients and those with acute needs (i.e., transitioning home after hospitalization) are assigned to a care manager. Members without acute needs for outreach are passively monitored for needs by analytic monitoring or referrals.

Special Needs Plans (SNP) – 800-558-0187: Members in D-SNP and C-SNP plans are automatically enrolled in SNP care management per CMS requirement. A Health Risk Assessment (HRA) is completed upon enrollment and at least annually to comply with the SNP Model of Care. Members are stratified based on the results of the HRA and analytic modeling into the appropriate level of intervention. A member-centric, individual Plan of Care is developed with an Interdisciplinary Care Team (ICT) which includes the care manager and the PCP the ICT

may also include pharmacists, dieticians, social services, etc., depending on the member's needs. The member is supported by the ICT through Transitions of Care (TOC) between care settings, (e.g., hospital to home).

Humana Dual Fully Integrated in Illinois –

800-787-3311: Humana contracts with both Medicare and Illinois Medicaid to provide benefits of both programs to members under the Humana Gold Plus Integrated Health Plan. Humana is required to offer/provide care coordination to all members. The Health Risk Assessment (HRA) is completed upon enrollment and a member-centric, individual Plan of Care is developed with an ICT which includes pharmacists, dieticians, social services, etc., depending on the member's needs. The member is supported by the ICT through TOC between care settings, i.e., inpatient discharge.

Behavioral healthcare coordination and consultation

– 866-900-5021: This telephonic program is managed by Humana behavioral health subject matter experts. Medicare-covered patients whose plans include the behavioral health benefit are eligible to be referred to this team. The primary focus is short-term care coordination, which includes solution-focused consultation with patients to guide treatment and resource referrals, education and matching of healthcare benefits with suitable qualifications for all Humana programs. If there is an access-to-care issue in finding Humana-insured patients a suitable in-network behavioral health practitioner, care coordinators will locate an appropriate healthcare provider, including substance use treatment providers.

For benefit questions, please have the patient call the number on the back of their Humana member ID card. For provider referrals for behavioral health support beyond a benefit question, call **866-900-5021 (this is a non-member facing number)**. If preferred, email referrals to BehavioralReferrals@humana.com.

Please include the patient's name, Humana ID number, behavioral health need, and any health history pertinent to the request.

Transplant Management Program – 866-421-5663:

The Transplant & Specialty Services program provides utilization management and care management services for members in need of a transplant, ventricular assist device (VAD), total artificial heart (TAH), immune effector cell therapy such as chimeric antigen receptor T cell (CAR-T) therapy, and biologic and gene therapies. The program services members from transplant evaluation to 1-year post-transplant. Members in need of another specialty service are serviced from the time Humana is notified of the procedure to 1-year post-procedure. The program

services members in all lines of business and all markets.

Note: Availability of case management outreach for these varies by Humana market and/or line of business. Humana Identifies members who may be eligible for specific disease management programs. Patients who are identified by the physician/provider in the inpatient or outpatient setting as being candidates for any of the disease management programs can contact Humana Customer Care department at the number on the back of the patient's Humana ID card for information on Humana's chronic care management programs. Please note the chronic care management or case management referral process above.

Medication Therapy Management (MTM) resources

– 833-349-4114: Managed by Humana Pharmacy Solutions® (HPS), Medicare-covered patients who meet predetermined eligibility requirements may qualify for the MTM program. The primary focus of the program is to provide comprehensive medication reviews by telephone to address medication regimen safety and efficacy.

Consultations focus on optimizing therapeutic outcomes by reviewing safety, effectiveness, lower-cost alternatives and adherence. Patients gain a better understanding of their medications during this 1-on-1 consultation, thereby enabling the patient to take an active role in medication and chronic condition self-management.

Health Coaching – Humana.com – 877-567-6450:

Humana's Wellness Coaching program can supplement the recommendations you provide to your patients* around living a healthy lifestyle. Go365® offers 1:1 support to achieve an individual's health and well-being goals. Participants choose an area of focus and work with their coach to create a personalized action plan to achieve their goal. Areas of focus may include tobacco cessation managing weight, eating better and reducing stress.

Our national board-certified health and wellness coaches are experts in helping people who want to improve their lives and make positive lifestyle choices.

Members can find more information on Go365 or call 877-567-6450 to get started.

*Go365 is available to MA members on Group Medicare plans.

Go365 Wellness Program: Go365 by Humana® is a learning and living program available to most of your Humana Medicare Advantage patients. Go365 is great for patients who may need more guidance around getting active, eating right and making healthy lifestyle choices.

Go365 rewards participants for completing healthy activities, including getting preventive screenings, staying

active and participating in community events. Rewards can be redeemed for gift cards in the Go365 Mall to help with everyday living expenses and other well-being-related purchases.

Participants also have access to our libraries of expert-led online courses and podcasts on topics such as nutrition and cooking, heart health, diabetes management and getting active.

For more information, patients can visit [Go365](#) or call **888-225-4669**.

Rights and Responsibilities

Physicians'/Providers' Responsibilities

To comply with the requirements of accrediting and regulatory agencies, Humana has adopted certain responsibilities for participating providers (Medicare and Medicaid) that are summarized below. This is not a comprehensive, all-inclusive list. Additional responsibilities are presented elsewhere in this manual and the agreement.

Physician/providers must:

- Have a professional degree and a current, unrestricted license to practice medicine in the state in which provider's services are regularly performed.
- Agree to comply with Humana's quality assurance, quality investigation and peer review process, quality improvement, accreditation, risk management, utilization review, utilization management, clinical trial and other administrative policies and procedures established and revised by Humana.
- Be credentialed by Humana and meet all credentialing and recredentialing criteria as required.
- Not be on the HHS Office of Inspector General's (OIG) List of Excluded Individuals/Entities (LEIE) or the General Service Administration's System of Award Management (SAM) debarment list.
- Not be on the CMS preclusion list (MA providers).
- Provide documentation on their experience, background, training, ability, malpractice claims history, disciplinary actions or sanctions, and physical and mental health status for credentialing purposes.
- Possess a current, unrestricted Drug Enforcement Administration (DEA) certificate, if applicable, and/or a state Controlled Dangerous Substance (CDS) certificate or license, if applicable.
- Have a current Clinical Laboratory Improvement Amendments (CLIA) certificate, if applicable.
- Be a medical staff member in good standing with a participating network hospital(s) if they make plan-member rounds and have no record of hospital privileges having been reduced, denied or limited, or if so, provide an explanation that is acceptable to the plan.
- Inform Humana in writing within 24 hours of any revocation or suspension of their Bureau of Narcotics and Dangerous Drugs number and/or of suspension, limitation or revocation of their license, reduction and/or denial of hospital privileges, certification, CLIA certificate or other legal credential authorizing them to practice in any state in which the provider is licensed.
- Inform Humana immediately of changes in licensure status, TINs, NPI, telephone numbers, addresses, status at participating hospitals, provider status (additions or deletions from provider practice), loss or decrease in amounts of liability insurance below the required limits and any other change which would affect their participation status with Humana.
- Not discriminate against members because of their participation as members, their source of payment, age, race, color, national origin, religion, sex, sexual preference, health status or disability.
- Not discriminate in any manner between Humana members and non-Humana members.
- Inform members regarding follow-up care or provide training in self-care.
- Assure the availability of physician services to members 24 hours a day, 7 days a week (required for HMO PCPs and all MA providers).
- Arrange for on-call and after-hours coverage by a participating and credentialed Humana physician (required for HMO PCPs and all MA providers).
- Refer Humana members with problems outside of the physician's normal scope of practice for consultation and/or care to appropriate specialists contracted with Humana on a timely basis, except when participating providers are not reasonably available or in an emergency.
- Refer members only to participating providers, except in an emergency.
- Admit members only to participating network hospitals, SNFs and other facilities and work with hospital-based physicians at participating hospitals or facilities in cases of need for acute hospital care, except when participating providers or facilities are not reasonably available or in an emergency.
- Not bill, charge, collect a deposit from, seek compensation, remuneration or reimbursement from, or have any recourse against any Humana member, subscriber or enrollee other than for copayments, deductibles, coinsurance, other fees that are the member's responsibility under the terms of their benefit plan or fees for noncovered services furnished on a

fee-for-service basis. Non-covered services are services not covered by Medicare, or services excluded in the member's plan.

- For an MA plan member, a provider may only collect for a service not covered under the terms of the applicable member plan if the provider followed the procedures outlined in the Utilization Management/ Prior Authorization section of this manual.
- Provide services in a culturally competent manner (i.e., removing all language barriers; arranging and paying for interpretation services for limited English proficient [LEP] and the deaf and hard of hearing or blind or partially sighted) as required by state and federal law. Care and services should accommodate the special needs of ethnic, cultural and social circumstances of the patient. Additional information and resources are made available by the U.S. Department of Health and Human Services, Office of Minority Health at the following webpages:
 - <http://minorityhealth.hhs.gov>
 - <https://thinkculturalhealth.hhs.gov/>
- Provide access to healthcare benefits for all plan members in a manner consistent with CMS requirements for any Humana MA member.
- For MA members who have end-stage renal disease (ESRD), complete the Chronic Renal Disease Medical Evidence Report, which is provided by the Social Security office when the provider becomes aware of the disease. The form must be completed and returned to the Social Security office and the ESRD Network. Fax the form to 502-508-3450 or mail to:
Humana
Attn: Medicare Reconciliation Department – ESRD Unit
Waterside Building
101 E. Main St.
Louisville, KY 40202
- Provide or arrange for continued treatment to all members including, but not limited to, medication therapy, upon expiration or termination of the agreement.
- Help guarantee accessibility of services to members by maintaining a ratio of members to full-time equivalent (FTE) physicians as follows:
 - One physician FTE to 2,400 MA member equivalents (CMMEs). An MA member counts as three member equivalents.
 - A nonphysician practitioner (e.g., PA, ARNP) counts as half (.5) a physician FTE for MA members.
 - One physician FTE for 1,500 Medicaid members.
 - A nonphysician practitioner (e.g., PA, ARNP) counts as one-third (.33) physician FTE for Medicaid and may serve no more than 500 Medicaid members.

Note: Full-time equivalents may vary by markets. Contact the local Humana market office.

- Retain all agreements, books, documents, papers and medical records related to the provision of services to members as required by state and federal laws and in accordance with relevant Humana policies.
- Treat all member records and information confidentially and not release such information without the written consent of the member, except as indicated herein, or as allowed by state and federal law, including HIPAA regulations.
- Upon request of Humana, provide an electronic, automated means, at no cost, for Humana and all Humana-affiliated vendors acting on behalf of Humana to access member clinical information including, but not limited to, medical records, for all payer responsibilities including, but not limited to, case management, utilization management, claims review and audit, and claims adjudication.
- Transfer copies of medical records for the purpose of continuity of care to other Humana providers upon request and at no charge to Humana, the member or the requesting party, unless otherwise agreed upon.
- Provide copies of, access to and the opportunity for Humana or its designee to examine the provider's office books, records and operations of any related organization or entity involving transactions related to health services provided to members. A related organization or entity is defined as having:
 - Influence, ownership or control and:
 - Either a financial relationship or a relationship for rendering services to the primary care office.

The purpose of this access is to help guarantee compliance with all financial, operational, quality assurance and peer review obligations, as well as any other provider obligations stated in the agreement or in this manual. Failure by any person or entity involved, including the provider, to comply with any requests for access within 10 business days of receipt of notification will be considered a breach of contract. For records related to Humana MA enrollees, this access right is for the time stipulated in the agreement or the time period since the last audit, whichever is greater.

To the extent applicable to the physician, assume full responsibility to the extent of the law when supervising/ sponsoring, whether through a protocol, collaborative or some other type of agreement, physician assistants (PAs), advanced practice registered nurses (APRNs), nurse practitioners (NPs) and all other healthcare professionals required to be supervised or sponsored, whether through a protocol, collaborative or some other type of agreement

under applicable federal and state law to treat members.

- Submit a report of an encounter for each visit when the member is seen by the provider. Encounters should be submitted electronically or recorded on a CMS-1500 Claim Form and submitted according to the time frame listed in the agreement.
- Meet the requirements of all applicable state and federal laws and regulations, including Section 1557 of the Affordable Care Act, Title VI of the Civil Rights Act of 1964, the Age Discrimination Act of 1975, the Americans with Disabilities Act and the Rehabilitation Act of 1973.
- Perform services under the agreement consistent and in compliance with Humana's contractual obligations under its MA contract(s). Physicians'/Providers' must cooperate with and assist Humana in its efforts to comply with its MA contract(s) and/ or MA rules and regulations and to assist Humana in complying with corrective action plans necessary for Humana to comply with such rules and regulations.
- Submit complete member referral information when applicable and in a timely manner to Humana via electronic means or telephone.
- Notify Humana of scheduled surgeries/procedures requiring inpatient hospitalization.
- Notify Humana of any material change in provider's performance of delegated functions, if applicable.
- Notify Humana of their termination 60 days prior to the effective date of termination.
- Not be excluded from participating in Medicare.
- Cooperate with an independent review organization's activities pertaining to the provision of services for Medicare enrollees in an MA plan and Medicaid members.
- Respond expeditiously to Humana's requests for medical records or any other documents to comply with regulatory requirements and to provide any additional information about a case in which a member has filed a grievance or appeal.
- Abide by the rules and regulations and all other lawful standards and policies of the Humana plan(s) with which the provider is contracted, including Humana's.
- Adhere to Ethics Every Day for Contracted Healthcare Providers and Business Partners.
- Understand and agree that nothing contained in the agreement or this manual is intended to interfere with or hinder communications between providers and members regarding a member's medical condition or available treatment options or to dictate medical judgment.
- For providers who participate in MA networks and who participate in Original Medicare, abide by the guidelines set out in Humana's Rules of Participation for MA

Networks. A copy can be obtained upon request.

- For providers who have downstream agreement(s) with physicians or other providers who provide services to Humana members, agree to provide a copy of said agreement(s) to Humana upon request (financial information is not requested).
- Abide by all state and federal laws regarding confidentiality, privacy and disclosure of medical records or other health and enrollment information.
- Submit a claim on behalf of the member in accordance with timely filing laws, rules, regulations and policies.
- Agree to pay court costs and/or legal fees incurred by Humana or the member to enforce the terms of this provision.
- Understand and agree that provider performance data can be used by Humana.
- Not require members to select and pay for any type of "concierge medicine" program to receive services, items and/or benefits covered by the applicable Humana plan from the provider. Humana considers concierge medicine programs to include any practice management model under which a provider charges each patient a monthly, annual or other periodic fee in exchange for enhanced practice services over and above those services that are covered under the member's health benefit plan, or charges such a fee before agreeing to provide any medical services to a patient.

A provider may offer a concierge medicine program to members, provided that any such program meets the following requirements:

- The provider accepts Humana's reimbursement as payment in full for all services that are covered services under the member's health benefit plan and the provider is prohibited from holding plan members liable for the payment of such services, except for member cost-sharing authorized under the plan.
- Any fees paid by members for the provider's concierge medicine program cannot be in exchange for services that are covered services under the member's health benefit plan. The provider must be accessible and available to members consistent with Humana's participating provider requirements including, but not limited to, those requirements outlined in this manual, the provider's participation agreement with Humana and those requirements outlined by any applicable state or federal law, including but not limited to those requirements outlined by the CMS under the Medicare Managed Care Manual MMCM, Ch. 4, Section 110.1.1, regardless of whether a member chooses to participate in the provider's concierge medicine program. The provider shall ensure that quality of care will not

- be adversely impacted if a member chooses not to participate in the provider's concierge medicine program.
- The provider is prohibited from offering its concierge medicine program in any way that discriminates against members.
 - A member's choice to participate in a provider's concierge medicine program must be entirely voluntary. The provider is prohibited from inappropriately coercing or pressuring the member to participate in a concierge medicine program.
 - Any concierge medicine program agreement with a member must: (a) inform the member that the program is optional and that he or she does not have to select and pay for the program to receive healthcare services from the provider that are covered services under the member's health benefit plan; (b) list the fee or fees and the added services, items and/or benefits included in the program; and (c) inform the member that the selection of, and payment for, the program is solely for services, items and/or benefits in addition to services that are covered services under the member's health benefit plan.

Members' Rights and Responsibilities

Humana adheres to certain rules of accrediting and regulatory agencies concerning member rights. Humana members have certain rights and responsibilities when being treated by Humana-contracted providers. The rights and responsibilities statement below, though not intended to be exhaustive, reminds members and providers of their complementary roles in maintaining a productive relationship. Humana members have the right to:

- Be provided with information about their plan, its services and benefits, its providers and the rights and responsibilities of members.
- Choose a PCP from our network of affiliated providers and to change to another PCP in the Humana network.
- Request a practitioner who has their same race, ethnicity and/or language as themselves if there is a practitioner available in their network.
- Discuss their medical record with their physician and receive, upon request, a copy of that record.
- Participate with providers in making decisions about their healthcare.
- Have a candid discussion with their provider about appropriate or medically necessary treatment options for their conditions, regardless of cost or benefit coverage.
- Expect reasonable access to medically necessary healthcare services, regardless of gender, race, national origin, religion, physical abilities or source payment.
- File a formal complaint or appeal, as outlined in the plan's grievance procedure, and expect a response to that complaint within a reasonable period of time.
- Be treated with courtesy and respect, with appreciation for their dignity and protection of their right to privacy.
- Make recommendations regarding the plan's "rights and responsibilities" policies.
- Expect Humana to adhere to all privacy and confidentiality policies and procedures.
- Have an initial health risk assessment conducted for care (for MA members) within the first 90 days of enrollment.
- Have direct access (for MA members) to a women's health specialist, within the network, for routine and preventive health services, such as mammography screening and influenza vaccinations, which are provided as basic benefits for women.
- Have direct access (for MA members) to influenza vaccinations for routine and preventive health services provided as basic benefits. Certain preventive health services, such as influenza and pneumococcal vaccines, do not require a copayment.
- Receive services that are provided in a culturally competent manner.
- Receive treatment for any emergency medical condition.
- Select an in-network provider and not be balance billed for medically necessary covered services.
- Receive an Explanation of Benefits (EOB) and discuss that EOB with the plan.
- File a claim or have a claim filed by a provider on their behalf.
- Request and receive an organization determination from the plan regarding the services or treatment being requested, if MA members disagree with their physician about a denial of service.

Humana members have the responsibility to:

- Give the plan and their healthcare provider complete and accurate information needed for their care.
- Understand their health problems and participate in developing agreed-upon treatment goals with their healthcare provider.
- Read and be aware of all material distributed by the plan explaining policies and procedures regarding services and benefits.
- Obtain and carefully consider all information they may need or desire to give informed consent for a procedure or treatment.
- Be considerate and cooperative in dealing with the plan providers and respect the rights of fellow members.
- Schedule appointments, arrive on time for scheduled visits and notify their healthcare provider if they must cancel or be late for a scheduled appointment.

- Express opinions, concerns or complaints in a constructive manner.
- Inform Humana of any change in their contact information, such as address or phone number, even if these changes are only temporary.
- Pay all premiums and applicable copayments, coinsurance and deductible amounts by the due date.
- Follow healthcare facility rules and regulations affecting patient care and conduct.
- Carry their Humana identification card with them at all times and use it while enrolled in the plan.
- Follow the plans and instructions for care that they have agreed upon with their providers.

Note: In some states, providers are required by law to post members' rights and responsibilities. To be in compliance with CMS' member's rights and responsibilities, Humana has a process in place for current and prospective beneficiaries to exercise choice in obtaining Medicare services.

Advance Directives: The Patient Self-Determination Act of 1990 and state law provide every adult member the right to make certain decisions concerning medical treatment. Members have the right, under certain conditions, to decide whether to accept or reject medical treatment, including whether to continue medical treatment that would prolong life artificially.

These rights may be communicated by the member through an advance directive. Two kinds of advance directives are generally recognized by law: the living will and the durable power of attorney for healthcare.

The member's primary care office is not required to have living will or durable power of attorney blank forms available. However, the primary care office must have procedures in place to help assure that the existence of completed advance directive forms is conspicuously noted in the member's medical record.

Professional Conduct during Physical Examination of Plan Members: The member or provider may request a chaperone to be present during any office examination. The chaperone may be a family member or friend of the member or the physician's/provider's assistant. Prior to an examination of a minor, the physician should obtain a parent or guardian's consent in the manner specified by the state.

Note: Some states have regulations that may conflict with these guidelines. In those instances, state regulations, if more stringent, take precedence over the guidelines stated above.

Accreditation

Accreditation requirements vary by state and accreditation organizations. Accrediting agencies generally measure plan and provider performance against accreditation standards.

National Committee for Quality Assurance (NCQA):

The NCQA review process examines the organization's quality improvement program structure, tests quality improvement processes and looks for evidence that quality improvement activities have resulted in measurable improvement in the organization's performance in both clinical and service areas.

The NCQA Healthcare Effectiveness and Data Information Set (HEDIS®) is designed to measure plan and provider performance on a number of measures to produce a consumer report card. The information collected from managed care plans is published to assist consumers in choosing a healthcare plan, physicians and other healthcare providers. Specific HEDIS measures may change annually to reflect medical advances and to identify new areas in which to focus improvement efforts.

Humana prepares information for NCQA based on data obtained from participating providers in the form of claims or encounter records. In addition to gathering HEDIS data administratively via claims and encounters, Humana also encourages submission of supplemental data. For example, one HEDIS measure is to determine if members with diabetes receive an annual dilated eye examination. The percentage of diabetic members who meet HEDIS criteria and have an encounter reported for a dilated retinal eye examination is reported. If there is no report of such an examination, the member is identified as needing an examination. Humana may remind members of the importance of the examination, assist in scheduling an appointment or help overcome their barriers to receiving the examination. The type of outreach the member receives is based upon consumer insights and history of completing a dilated eye examination. Periodically, the health plan quality management department may visit provider offices to review medical records of members and to collect data.

URAC (originally known as Utilization Review

Accreditation Commission): A nonprofit organization founded in 1990 to establish standards for the healthcare industry by providing a method of evaluation and accreditation for a variety of healthcare organizations, including health plans, utilization management organizations, pharmacy benefit managers and others.

There are more than 20 accreditation and certification programs—some that review the entire organization, such as the health plan standards, and some that focus

on a single functional area in an organization, e.g., case management or credentialing. Any organization that meets the standards, including hospitals, HMOs, PPOs, TPAs and provider groups, can seek accreditation.

Delegation

What is Delegation?

Delegation is the formal process by which one enterprise, such as Humana, grants to another legal entity (delegate) the authority to perform certain functions on its behalf, such as:

- Credentialing of physicians, facilities and other healthcare providers
- Provision of clinical health services, such as utilization management, disease management and complex case management
- Claims adjudication and payment
- Inquiries in the medical and managed behavioral healthcare organization (MBHO) setting
- Triage and quality management in certain MBHO settings

A function may be fully or partially delegated. Full delegation allows all activities of a function to be delegated. With partial delegation, only some of the activities associated with a particular function will be delegated. For example, partial delegation of utilization management might mean that referral management is delegated, while Humana retains the utilization management of inpatient services for members. The decision of which functions may be considered for delegation is determined by the type of contract a delegate has with Humana/ChoiceCare®/HBHN, as well as the

ability of the delegate to perform the function pursuant to Humana's policies and procedures. The decision also is determined by accreditation organization standards, state/federal regulatory requirements, and whether the delegate accepts the required oversight of the function by Humana.

Humana does not delegate any aspect of appeal and grievance management except in certain special circumstances.

Contact the local Humana market office provider representative for detailed information on delegation. Delegated providers must comply with the responsibilities outlined in the [Delegated Services, Policies and Procedures, Appendix A, section](#) of this manual. The document is [available here](#), or from the local Humana market office.

State-specific Provisions

If required, state-specific provisions will be included in this section for the applicable state.

Appendix A: Delegated Services, Policies and Procedures

Scope

The guidelines and responsibilities outlined in this appendix are applicable to all contracted Humana, ChoiceCare or HBHN delegated entities (delegate). The policies in Humana's Provider Manual for Physicians, Hospitals and Other Healthcare Providers (manual) also apply to delegated entities.

The information provided is designed primarily for the delegate's administrative staff responsible for the implementation or administration of certain functions that Humana/ChoiceCare/HBHN has delegated to an entity.

Oversight

Although Humana can delegate the authority to perform a function, it cannot delegate the responsibility or accountability for ensuring the function is performed in an appropriate and compliant manner. Since Humana remains responsible for the performance and compliance of any function that is delegated, Humana must provide oversight of the delegate.

The delegation process begins with Humana performing a pre-delegation audit prior to any function being delegated to a prospective entity. After approval and an executed delegation agreement, Humana performs an annual audit on an ongoing basis until the delegation agreement is terminated.

Oversight is the formal process through which Humana performs auditing and monitoring of the delegate's:

- Ability to perform the delegated function(s)
- Compliance with accreditation standards, state and federal regulatory requirements and Humana/ChoiceCare/HBHN policies and procedures, as well as their underlying contractual requirements pertaining to the provision of healthcare services; and
- Financial soundness (if delegated for claims adjudication and payment).

The delegation process begins with Humana performing a pre-delegation audit prior to any function being delegated to a prospective entity, which will include evaluation of a prospective delegate's compliance and performance capacity. The pre-delegation and annual audits will include a review and approval of the following applicable items of the prospective delegate:

- Policies and procedures

Humana will also continue to monitor all delegated entities through the collection of periodic reporting. The delegate must submit all required reporting for all delegated functions as outlined within the contract and related addenda or attachments. Humana will provide the templates and submission process for each report. In addition, reporting requirements may change to comply with federal and state requirements or Humana standards. Any changes will be communicated to the delegate at such time.

Corrective Action Plans

Failure of the delegate to adequately perform any of the delegated functions in accordance with Humana requirements, federal and state laws, rules and regulations, or NCQA accreditation standards may result in a written corrective action plan (CAP). The delegate will provide a written response describing how they will meet the requirements found to be noncompliant, including the expected remediation date of compliance.

Humana will cooperate with the delegate or its subcontractors to correct any failure. Any failure by the delegate to comply with its contractual requirements or this manual, or any request by Humana for the development of a CAP, may result, at Humana's discretion, in additional corrective measures including immediate suspension or revocation of all or any portion of the functions and activities delegated or withholding a portion of the reimbursement or payment.

Subdelegation

The delegate must have Humana's prior written approval for any sub-delegation by the delegate of any functions and/or activities and notify Humana of changes to functions being delegated including offshore locations. Delegate must provide Humana with documentation of the pre-delegation audit that the delegate performed of the subcontractor's compliance with the functions and/or activities to be delegated.

In addition, Humana must notify CMS within 30 days of the contract signature date of any location outside of the United States or a U.S. territory that receives, processes, transfers, stores or accesses Medicare beneficiary protected health information in oral, written or electronic form.

Note: Certain states may prohibit Medicaid protected health information from leaving the United States or U.S. territory so any form of sub-delegation must be approved by the appropriate Medicaid and regulatory compliance team.

If Humana approves the sub-delegation, the delegate will provide Humana documentation of a written sub-delegation agreement that:

- Is mutually agreed upon
- Describes the activities and responsibilities of the delegate and the subdelegate
- Requires at least semiannual reporting of the subdelegate to the delegate
- Describes the process by which the delegate evaluates the subdelegate's performance
- Describes the remedies available to the delegate if the subdelegate does not fulfill its obligations, including revocation of the delegation agreement
- Allows Humana access to all records and documentation pertaining to monitoring and oversight of the delegated activities
- Requires the delegated functions to be performed in accordance with Humana and delegate's requirements, state and federal rules, laws and regulations and accreditation organization standards and subject to the terms of the written agreement between Humana and the delegate
- Retains Humana's right to perform evaluation and oversight of the subcontractor

The delegate is responsible for providing adequate oversight of the subcontractor and any other downstream entities. The delegate must provide Humana with documentation of such oversight prior to delegation and annually thereafter.

Humana retains the right to perform additional evaluation and oversight of the subcontractor and any other downstream entity, if deemed necessary by Humana. Furthermore, Humana retains the right to modify, rescind or terminate, at any time, any one or all delegated activities, regardless of any sub-delegation that may previously have been approved.

Delegates must agree to monitor the subcontractor for federal and state government program exclusions monthly for Medicare and Medicaid providers and will maintain such records for monitoring activities. If delegate finds that a provider, subcontractor or employee is excluded from any federal and/or state government program, they will be removed from providing direct or indirect services for Humana members immediately.

Delegation Requirements

The delegate will comply with the following requirements:

- Submit any material change in the performance of delegated functions to Humana for review and approval, prior to the effective date of the proposed changes.

- Obtain and maintain, in good standing, a third-party administrator license/certificate and or a utilization review license or certification if required by state and/or federal law, rule or regulation.
- Ensure that personnel who carry out the delegated services have appropriate training, licensure and/or certification.
- Adhere to Humana’s record retention policy for all delegated function documents, which is 10 years (the same as the CMS requirement).
- Use Humana Healthy Horizons® member templates for all member communications. Delegate must implement any updates to templates within 30 calendar days of notification of updates from Humana Healthy Horizons.
- Comply with CMS requirements to issue member denial and approval letters in the member’s preferred language as required by the Medicare Marketing Guidelines.

Appeals and Grievances

Humana member appeals/grievances and expedited appeals are not delegated, including any appeal made by a physician/provider on behalf of the member. Humana maintains all member rights and responsibility functions except in certain special circumstances. Therefore, the delegate will:

- Forward all standard member appeals/grievances to Humana within 1 business day using the contact information below
- Forward all expedited appeals immediately upon notification/receipt using the contact information below
- Provide the following information: date and time of receipt, member information, summary of the appeal or grievance, all denial information, if applicable, and summary of any actions taken, if applicable
- Promptly effectuate the appeal decision as rendered by Humana and support any requests received from Humana in an expedited manner
- Handle all participating physician, provider, hospital and other healthcare professional provider claim payment and payment denial disputes. Humana Healthy Horizons handles all non-participating physician, practitioner, hospital and other healthcare professional provider claim payment and payment denial disputes or requests for reconsiderations.

Line of Business	Telephone	Fax
Humana Medicare	800-457-4708	800-949-2961

Utilization Management Delegation Requirements

Delegation of utilization management (UM) is the process by which the delegated entity evaluates the necessity, appropriateness and efficiency of healthcare services to be provided to members. Generally, a review coordinator gathers information about the proposed hospitalization, service or procedure from the patient and/or provider, and then determines whether it meets established guidelines and criteria. Reviews can occur prospectively, concurrently (including urgent/emergent) and/or retrospectively.

All delegates performing UM activities must comply with and meet the rules and requirements for processing UM requests established or implemented by the state. In addition, they must conduct all UM activities in accordance with NCQA accreditation standards, the member’s plan, and Humana Healthy Horizons’ policies and procedures. Humana Healthy Horizons retains the right and final authority to approve or deny UM requests for its members regardless of any delegation of such functions or activities to delegate. Refer to your delegation agreement for specifics. The delegate must conduct the following functions regarding initial determinations:

- Maintain policies and procedures that address all aspects of the UM process including a member’s right to a second opinion.
- Formally review, revise, date and sign policies and procedures annually. Effective dates should be present on policies or on a policy master list.
- Agree not to have a more stringent PAL than Humana’ Healthy Horizons’ which is posted on [Humana.com/PAL](https://www.humana.com/PAL). If the delegate is delegated for both UM and claims payment, the delegate may develop their own PAL. However, the delegate’s PAL may not be more stringent than the Humana Healthy Horizons PAL.
- Perform preadmission review and authorization, including medical necessity determinations based on approved criteria, specific benefits and member eligibility.
- Perform UM activities for outpatient/ambulatory care.
- Perform the following concurrent review activities relevant to inpatient and SNF stays:
 - Provide on-site or telephone review for continued stay assessment using approved criteria.

- Identify potential quality-of-care concerns including, but not limited to, hospital reportable incidents, sentinel events and never events, and notification to the local health plan for review within 24 hours of identification or per contract. Humana Healthy Horizons does not delegate quality-of-care determinations.
- Provide continued stay determinations and maintain a denial log for submission to Humana Healthy Horizons as directed.
- Notify the member, facility and provider of a decision on concurrent determination.
- Perform retrospective reviews, UM activities for out-of-service areas and out-of-network providers, and discharge planning as dictated by the contract.
- Use Humana Healthy Horizons' step-therapy prior authorization list when implementing a step-therapy regimen.
- Notify the member, facility and provider of a decision on an initial determination.
- Maintain documentation of pertinent clinical information gathered to support the determination.
- Understand that all UM files and supporting documentation are the property of Humana Healthy Horizons. Should the contract between the delegate and Humana Healthy Horizons be dissolved for any reason, the delegate is expected to make available to Humana Healthy Horizons either the original or quality copies of all UM files for Humana Healthy Horizons members.

Population Health Management Delegation

All delegates performing population health management (PHM) must conduct PHM activities in accordance with NCQA accreditation standards, including:

Complex Case Management (CCM): CCM is the coordination of care and services provided to members who have experienced a critical event or diagnosis that requires extensive use of resources and who need help navigating the system to facilitate appropriate delivery of care and services.

Disease Management: Disease management (DM) is a multidisciplinary, continuum-based approach to healthcare delivery that proactively identifies populations with, or at risk for, established medical conditions.

Claims Delegation

Claims delegation is a formal process by which a health plan gives a participating provider (delegate) the authority to process claims on its behalf.

Humana retains the right and final authority to pay and deny any claims for its members regardless of any delegation of such functions or activities to delegate.

Amounts authorized for payment by Humana of such claims may be charged against delegate's funding. Refer to the contract for funding arrangement details.

All delegates performing claim processing functions must comply with all state and federal regulatory requirements.

In addition, they must conduct claims adjudication and processing in accordance with the member's plan and Humana's policies and procedures. Delegate will need to meet, at a minimum, the following claims adjudication and processing requirements:

- Delegate must make correct claim determinations and process all claims in accordance with state and federal prompt pay requirements to which Humana is subject to.
- Delegate must pay any and all interest amounts on claims in accordance with applicable state and federal requirements.
- Delegate must maintain an accuracy rate of 99% of total dollars paid for any given calendar month.
- Notify the member, facility and provider of any claims that have been denied.
- Delegation should forward all nonparticipating reconsideration requests to Humana upon receipt.
- The delegate must provide a financial guarantee, acceptable to Humana Healthy Horizons, such as a letter of credit or reserve account, to ensure its continued financial solvency and ability to adjudicate and process claims. The delegate must submit appropriate financial information on request as proof of its continued financial solvency.
- Delegate must submit claim/encounter data in the format defined in the Process Integration Attachment or as required by the state.
- Delegate shall retain and maintain legal, claims and encounter documents for the period of time and in the manner required by state and federal law or Humana, including without limitation HIPAA and/or any requirements of regulatory or accreditation organization to which Humana is subject, whether voluntarily or not.
- Delegate shall make available as requested by Humana all original files, records and documentation pertaining to Humana enrollees, or copies thereof upon the termination of the performance of delegated functions and/or the expiration, nonrenewal or termination of the agreement, regardless of the cause.

Continuous Quality Improvement Delegation

All delegates are expected to function within a framework of continuous quality improvement and cooperate with Humana's quality improvement program. Additionally, some MBHOs, or other entities, may be delegated for a

formal quality improvement function. This includes the following:

- Select quantifiable standards, goals and benchmarks for each monitoring activity.
- Collect, analyze and discuss data for each monitoring activity. At a minimum, the delegate's quality improvement committee should discuss the data. Humana should approve data collection methods.
- Plan and implement corrective actions to improve performance.
- Re-measure to determine success of corrective action interventions.
- Cite quantifiable care and service improvements related to the tracking and trending of Humana member.

Credentialing Delegation

All delegates performing credentialing and recredentialing activities must comply with and meet the rules and requirements established or implemented by the state. In addition, they must conduct all credentialing and recredentialing activities in accordance with NCQA accreditation standards and Humana Healthy Horizons policies and procedures. This includes maintaining a credentialing committee, a credentialing and recredentialing program, and all related policies, procedures and processes in compliance with these requirements.

Humana is responsible for the collection and evaluation of ongoing monitoring of sanctions and complaints. In addition, Humana retains the right to approve, deny, terminate or suspend new or renewing practitioners and organizational providers from participating in any of delegator's networks.

The delegate agrees that upon the termination of the delegated function, any files, records and documentation or quality copies of such files and documentation pertaining to Humana participating providers, which is necessary for Humana to resume responsibility for the delegated function, will be made available to Humana prior to termination of the function or at a minimum 15 business days after such termination.

Reporting Requirements: Complete listings of all participating providers credentialed and/or recredentialed are due on a semiannual basis or more frequently if required by state law. In addition, delegate should submit reports to Humana of all credentialing approvals and denials within 30 days of the final credentialing decision date. Delegate should, at a minimum, include the elements indicated below in credentialing reports to Humana:

- Practitioner
- Degree

- Practicing specialty
- NPI number
- Initial credentialing date
- Last recredentialing date
- Specialist/hospitalist indicator
- State of practice
- License
- Medicare/Medicaid number
- Active hospital privileges (if applicable)

Downstream Education and Monitoring

Administrative staff of the delegate bears a responsibility to educate downstream contracted physicians, healthcare providers and employees, as well as any other entity to whom they subcontract activities (which requires preapproval to perform any delegated function from Humana/ChoiceCare/HBHN), about Humana/ChoiceCare/HBHN policies and procedures, regulatory requirements and accreditation organization standards. Distribution of compliance policies and procedures and standards of conduct, as well as compliance and fraud, waste and abuse training, as specified in the compliance policy, must occur as required by federal regulations. Additional details about the compliance and fraud, waste and abuse requirements are referenced in the [Compliance and Fraud, Waste and Abuse Requirements section](#) of this manual and detailed in the Compliance Policy, Standards of Conduct and Humana's FWA training, all of which are [available here](#).

In addition to education, administrative staff of the delegate bears a responsibility to monitor the performance and compliance of downstream contracted physicians, healthcare providers and employees in accordance with Chapter 21 of the Medicare Managed Care Manual. This includes, at a minimum, the seven elements of an effective compliance program, which apply to any downstream entities that support the administration of the Humana plan. Explanations of any special circumstances, which justify variation from the guidelines set forth in this appendix, should be documented, retained and discussed with the Humana provider representative or ChoiceCare/HBHN Provider Relations prior to implementation.

Humana/ChoiceCare/HBHN expects to periodically review and approve all downstream educational material to confirm that all information mentioned in this appendix is referenced. The following information should be incorporated into the delegate's business practices as it relates to the functions delegated by Humana/ChoiceCare/HBHN.

Resources

Information and reports and other administrative tasks required of delegates. These resources include:

- **Provider representatives** – Located in local Humana market offices, or call **800-457-4708** for Humana Customer Care.
- **Provider Financial Reporting Team** – Educates the delegate’s staff on the various financial reports issued by Humana. Contact the local [Humana market representative](#).
- **Delegation Compliance Team** – Performs audits and assists in support and education of the delegate. Delegation compliance consultants are available to answer compliance-related issues pertaining to delegated functions. These associates also are responsible for auditing and monitoring activities to determine if the delegate is capable of handling the delegated activity in compliance with regulatory, accreditation and Humana/ChoiceCare/HBHN requirements. Contact the local [Humana market representative](#).