Health Care Reform

The need for accurate coding and documentation
Health care providers throughout the country are dealing with the impact of Health Care Reform, also known as the Affordable Care Act (ACA). You may have questions on how Health Care Reform impacts you. Blue Cross of Northeastern Pennsylvania is committed to giving you information to help you meet the challenge.

It’s important to understand the need for accurate documentation and coding as they relate to risk adjustment, and the potential impact they could have on the financial health of your practice and your care delivery.

**What does “risk adjustment” mean to me?**

On January 1, 2014, the Department of Health and Human Services (HHS) instituted commercial risk adjustment for the individual and small group commercial markets. The goal of risk adjustment is to remove the chance of adverse selection across insured populations. This helps to ensure that insurance premiums are more a reflection of the differences in benefits and plan efficiencies rather than being influenced by the health status of the enrolled population.

**Here’s how it works:**

- Money is redistributed from insurers with healthier patient populations to those with less healthy patient populations. The information submitted on patient claims is one of the driving factors that is used to identify the health status of an insured population.

- Risk adjustment also ensures more accurate payment to providers. For it to be successful, risk adjustment calls for providers and insurers to work together to accurately capture the risk of patients through claims and encounter data. HHS will audit supporting data from insurers and providers each year to validate the accuracy of their program results.

**There are 3 areas of impact for providers:**

- **Accurately projecting medical expenses for risk sharing.** Coding accuracy is essential to provide better insight on the true risk associated with patients. It affects your ability to project medical expenditures, based on health care utilization for a given population.

- **Less paperwork, lower burden.** Accurate coding the first time around will prevent disruptions from both medical record requests and claim resubmissions, potentially making resources available for other important initiatives in your practice.

- **Informed care practice.** Supported by coding, claims-based analytics can help with solutions and strategies for health care interventions and create more precise ways to identify patients eligible for health and care management programs. Even more importantly, it helps to identify practice patterns and reduce variation, when clinically appropriate.

**How can I get the best results?**

- **Engage** your clinicians to accurately capture both primary and secondary conditions, particularly in more complex cases.

- **Encourage** your coders and office staff to use coding best practices.

- **Standardize** your coding processes to minimize disruptions to the billing workflow.

- **Adopt** technologies like electronic health records or voice translation software to improve accuracy and efficiency.
Why start now?
• Postponing preparations for commercial risk adjustment could result in fewer of your patients engaging in preventive care and health care management programs
• In addition, inaccurate coding may impact your practice financials and operations, making it harder to catch up over time
• The transition to ICD-10 is scheduled to take effect October 1, 2015. This will require more detailed codes and practices to ensure accuracy, so improving processes now and implementing accuracy checks will make the transition easier

What’s next?
We hope this brochure answers some of your questions and points you to some valuable resources for more detailed information.

You may find the following resources helpful:
• Visit our Health Care Reform resource center at bcnepa.com/reformproviders. You'll find a timeline of provisions, frequently asked questions and articles about the ACA featured in the Provider Bulletin
• As always, you can call your Provider Relations consultant with any questions
• Check for more information on the Marketplace on healthcare.gov

For your patients with Health Care Reform questions, we offer several resources:
• You can send them to our Health Care Education Center at BlueCrossNEPAS tore.com/learn, where they can find up-to-date information, tools, resources and videos
• You can provide them with one of the Health Care Reform brochures that Blue Cross of Northeastern Pennsylvania distributed to your office. Need more brochures? Call your Provider Relations consultant and we’ll send you more

For your patients who qualify for a Special Enrollment period and are looking to buy a new plan:
• Have them visit our Education Center on BlueCrossNEPAS tore.com/learn for information on how to shop for health insurance—including videos, tutorials and FAQs
• Send them to BlueCrossNEPAS tore.com to view all of our Blue ACA Metal plans
• Have them call us at 1.855.WANT.BLUE (1.855.926.8258), weekdays, between 8 a.m. and 8 p.m. and Saturdays, between 9 a.m. and 4 p.m.
• Encourage them to visit one of our retail stores. During Open Enrollment our retail stores are open weekdays, between 9 a.m. and 6 p.m. and Saturdays, between 9 a.m. and 4 p.m.

Blue Cross Stores

<table>
<thead>
<tr>
<th>Bartonville Plaza</th>
<th>Park Center</th>
<th>T.J. Maxx Plaza</th>
</tr>
</thead>
<tbody>
<tr>
<td>292 Frantz Road, Suite 109</td>
<td>1019 Commerce Boulevard, Dickson City, PA 18519</td>
<td>1754 East 3rd Street, Williamsport, PA 17701</td>
</tr>
<tr>
<td>Bartonville, PA 18360</td>
<td>570.307.1906</td>
<td>570.320.1010</td>
</tr>
<tr>
<td>570.517.2060</td>
<td>1.888.421.3473</td>
<td></td>
</tr>
</tbody>
</table>

They can also visit our Corporate Headquarters. During Open Enrollment, Corporate Headquarters is open weekdays, between 8 a.m. and 5 p.m. and Saturdays, between 9 a.m. and 4 p.m.
Blue Cross of Northeastern Pennsylvania is a Qualified Health Plan issuer in the Federally Facilitated Marketplace.

Blue Cross of Northeastern Pennsylvania administers health insurance plans offered by Blue Cross of Northeastern Pennsylvania, Highmark Blue Shield, First Priority Health® and First Priority Life Insurance Company®.