CCare Insurance Billing and Audit Policy

- As part of the on-going CCare Program Integrity Plan, state staff monitor insurance billing for clients who have indicated having insurance on the CCare Enrollment Form. Clients should be asked about current insurance status at each visit.

- Unless a client with private insurance also indicates the need for special confidentiality, federal law requires that all reasonable efforts be taken to ensure that CCare or Title X is the payer of last resort.

- If a client with insurance requests special confidentiality at the time of enrollment, insurance should not be billed and the explanation or TPR code “NC” should be entered in box 17A of the CVR.

- If a client reports having insurance on the CCare Enrollment Form but does not bring the card or policy information to the visit, clinic staff are expected to try contacting the insurance company to obtain the information necessary for billing. Otherwise, it is the expectation of the program that clinic staff follow-up with the client to obtain the insurance information and document the attempt. If this follow-up does not yield the necessary information, CCare can be billed using the TPR code “OT”.

- The audit process matches clients who have marked “yes” to private insurance on the CCare Enrollment Form to subsequent claims, on a quarterly basis, to determine if a dollar amount was paid by the insurance carrier or an explanation code (TPR) was provided. If there is no indication that the insurance carrier was billed, your agency will be contacted to provide an explanation. Failure to bill a client’s private insurance carrier may be grounds for repayment or sanction.

Third Party Resource (TPR) Codes

UD: Service under deductible
NC: Service not covered by insurance policy
   (Use also when special confidentiality is requested)
PP: Payment went to patient/policy holder
NA: Service not authorized or prior authorization
NP: Service not provided by preferred facility
MB: Maximum benefits used for diagnosis
OT: Other (Use also when insurance information is unavailable)

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