

## Contracted Physician and Provider Appeal Process

Premera Blue Cross has a process for resolving billing issues for contracted physicians and providers that ensures we address a complaint or appeal in a fair and timely manner. This process applies to a billing\* issue that directly impacts provider payment or a write-off amount. Billing issue examples include denials for billing services that do not meet medical necessity criteria, inclusive procedures/clinical edits, allowed amount not applied per provider’s contract, or multiple modifier reimbursements. **Note:** This process does not apply to the Federal Employee Program (FEP), Medicare Supplement plans, Dental claims or BlueCard Home Claims.

*\*Disputes from non-contracting providers or a non-billing issue are classified as a member appeal because the financial liability is that of the member, not the provider. Investigational/experimental procedures or services that are not a benefit of a member’s contract are examples of issues classified as member appeals.*

Resolution Request Levels	Receipt Date Requirements	Response Timelines
<b>Complaint:</b> A communication of dissatisfaction regarding a Premera action. A complaint may be initiated verbally or in writing.	Received within 365 calendar days of the Premera action (e.g., date on the initial Explanation of Payment (EOP)).	Review and response completed within 30 calendar days of receipt of the complaint. Notification may be by letter or a revised Explanation of Payment (EOP).
<b>Level 1 Appeal:</b> Disagreement with a complaint determination or an appeal request regarding a billing issue. First level appeals may be initiated verbally or in writing.	Received within 365 calendar days of the Premera action (e.g., date on the initial EOP).	Review and response completed within 30 calendar days of receipt of the appeal. Notification may be by letter or a revised EOP.
<b>Level 2 Appeal:</b> Disagreement with the determination of the first level of appeal. Second level appeals must be submitted in writing.	Must be received within 15 calendar days from the participant’s receipt of the Level 1 Appeal notification.	Review and response completed within 15 calendar days of the receipt of the appeal. Notification may be by letter or a revised EOP.
<b>Mediation:</b> Non-binding mediation may be requested if there is disagreement with the second level of appeal or the external review outcome (MD and DO only). Mediation requests must be submitted in writing. Mediator fees are shared equally between both parties. All other related costs incurred by parties shall be the responsibility of whoever incurred the cost.	Must be received within 30 calendar days from the Level 2 Appeal notification.	Review and written notification regarding the approximate cost of mediation completed within 30 calendar days of the receipt of the request. Any further action regarding details of the mediation are coordinated and completed by Premera’s Legal department.

**BlueCard/NASCO CONTRACTED PHYSICIAN AND PROVIDER APPEAL**

*This form is not used for submitting corrected claims, duplicate claim denials, claim requests for additional information, coordination of benefits, and claims status inquiries, which are considered correspondence/claim issues and should be submitted to Premera BlueCross, P.O. Box 91059, Seattle WA 98111.*

**IMPORTANT:** Is this a member liability appeal? If yes, please ask member to obtain an authorization form from their plan directly to file an appeal on their behalf.

The following issues are not acceptable provider appeals: Eligibility denials, request for more information (i.e. medical record requests), billing errors (please submit correct billing), corrected claims (use corrected claims form and resubmit), other coverage denials (i.e. COB, Worker’s Comp, Automobile coverage).

If you have any questions determining if this is a member appeal versus provider appeal, please contact Premera’s BlueCard customer service at 888-261-9562 or NASCO customer service at 800-713-5373

Please complete each field and include a detailed explanation about your request:

Date: \_\_\_\_\_ Contact Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Provider Address: \_\_\_\_\_

*Please check the box that accurately describes your request:*

**Complaint**  
(Dissatisfaction with a Premera action)

**Level I Appeal**  
(Dissatisfied with outcome of complaint)

**Level II Appeal**  
(Dissatisfied with outcome of Level I Appeal request)

Member ID Number (Include plan prefix): \_\_\_\_\_

Member Name: \_\_\_\_\_ Date(s) of Service: \_\_\_\_\_

Total Billed Amount: \_\_\_\_\_ Claim Number(s): \_\_\_\_\_

Reason for Appeal: \_\_\_\_\_

Outcome Desired: \_\_\_\_\_

Please be as specific as possible. You may attach supporting documentation, but please do **not** send a DNA or other genetic sample, or the results of any genetic typing, test or analysis, including DNA.

*Please enter additional comments in this section* \_\_\_\_\_

**Mail or fax the completed form and supporting documentation to:**

Premera Blue Cross  
 Physician and Provider Appeals  
 P. O. Box 91102  
 Seattle, WA 98111-9202

Fax: 425-918-5592

*This template may be updated periodically; don't print a large supply because it may become outdated*

**To save an electronic copy of the completed form:**

Completing the fields in the template form will not allow you to save it. Instead, before completing this form use the 'save as' function, rename the document, and save in a folder or file on your computer. Open the saved form, complete each field, save and print.

The next time you access the template form on our Web site, a box with the question "Do you want to open or save this file?" will appear. By choosing 'save' and following the same steps noted above, you can save an electronic copy of the completed form in your records.