

# **Third-party liability**

Summary of update: When submitting claims where third-party liability (TPL) exists, please review the following policy.

## Medicare as primary/Summit Community Care as secondary

When a member has dual coverage through Medicare and Medicaid, Medicare will be primary. For eligible members with dual Medicare and Medicaid coverage, Summit Community Care maintains a Medicare Third Party Bypass List\* that identifies service codes for which no TPL information will be required. Providers may access the complete list of service codes included on the Medicare Third Party *Bypass List* via our website > Provider Education & Training.

### Commercial insurance as primary/Summit Community Care as secondary

When a member has dual coverage through a Commercial insurance entity and Medicaid, the Commercial insurance will be primary. For eligible members with dual Commercial insurance and Medicaid coverage, Summit Community Care maintains a Commercial Insurance Bypass List\* that identifies service codes for which no TPL information will be required.

\* For a summary of services included on the Medicare and Commercial insurance TPL bypass lists, see below.

#### **TPL submission requirements**

When submitting claims for services **not** included on the TPL bypass list, Summit Community Care requires TPL verification. Providers may submit any of the following as verification of the primary insurance adjudication decision:

- *Certificate of Benefits* from the primary insurer
- Denial letter or *Explanation of Payment (EOP)* showing no payment from the primary insurer
- *EOP* showing payment to the provider from the primary insurer

Documentation of the primary insurance denial via the *Certificate of Benefits* or *EOP* with no payment will satisfy the TPL requirements for one year from the date of the denial or letter.

#### Methods for submitting required TPL documentation

For new claims submissions, providers may forward the required TPL documentation as follows:

- Submit a *Claim Correspondence Form*, a copy of your *EOP* and the supporting documentation to: Claim Correspondence
  - Summit Community Care

P.O. Box 62429

Virginia Beach, VA 23466-2429

 Submit an electronic claim through the Availity Portal and use the medical attachments functionality to attach a copy of your EOP and the supporting documentation.

For information on using the medical attachments functionality via the Availity Portal, select **Find Help** under the *Help & Trainings* link on the top right-hand side of the Availity home page. Then search for *Medical Attachments* and select any of the available instructional materials.

**Note**: For new claims submissions, the following is an example: The provider receives a *Certificate of Denial* dated January 1, 2019. The provider can use that *Certificate of Denial* through December 31, 2019. The provider would select *Yes*, indicating primary insurance was billed using the denial date of January 1, 2019, and enter a \$0.00 payment amount (for this example).

For **previously submitted claims or future claims that deny and require TPL verification**, providers may follow the Summit Community Care claims dispute process. Providers using the Availity Portal may check *Claims Status*, then select **Dispute** on claims that denied. This *Dispute* option allows a provider to immediately attach documentation related to the claims dispute.

## Previous claims denied for TPL

Summit Community Care implemented the TPL bypass lists effective June 28, 2019. Summit Community Care will adjust all prior claims that previously denied for services included on the TPL bypass lists. These adjustments should be completed by August 23, 2019. If a provider discovers a previously denied claim that did not adjust correctly, the provider should follow the claims dispute process. The easiest method to submit a claims dispute is electronically via the Availity Portal.

## **Prior authorizations**

Please note that Summit Community Care does not require an authorization when billed as the secondary payer. We will apply our authorization rules when Summit Community Care becomes the primary payer for the services billed.

If a participating provider does **not** participate in the federal Medicare program, Summit Community Care would be considered primary and any required prior authorizations apply.

## Summary of services

The following services are included on both the Medicare and Commercial insurance bypass lists. Please note that Summit Community Care may retroactively review these services and requires providers to maintain TPL information.

Revenue code	Description
Intermediate care facility (ICF)	
0180	LOA hospital less than 85% occupancy/traditional style bed of
	ICF/IID
0183	Home/traditional style bed or ICF/IID
0185	LOA hospital 85% or greater occupancy/traditional style bed or
	ICF/IID
0189	LOA no pay — traditional style bed or ICF/IID
0194	ICF/IID
0658	Hospice room and board/traditional style bed or ICF/IID

Revenue code	Description	
Personal care		
T1019 or with		
modifiers U3, U4,		
U5		
T1020 or with		
modifiers U1, U2,		
U3, U4, U5, U6, U7,		
U8, U0 and UA		
Adult developmental day treatment (ADDT)/early intervention day treatment (EIDT)		
T1015 U6, UA	Adult habilitative services	
99367 U6, UC, or	Treatment plan development	
UA		
T1015 U6, UB	Habilitative services — ages 0-6	
T1015 U6, UC	Habilitative services in the summer — ages 6-21	
Waiver services		
H2023	Supported employment	
H2016, no	Supportive living	
modifier, or TF		
S5151, no modifier,	Respite services	
or TF		
T2020 UA	Supplemental support services	
T2025	Consultation services	
Behavioral health services		
H0019 HQ UC U4	Therapeutic communities — level 1 and 2	
and HQ U4		
H0038 UC U4 or U4	Peer support	
H2011 U4, U5, Z2	Crisis stabilization intervention — Qualified behavioral health	
	professional (QBHP)	
H2014 UC U4 or U4	Family support partners	
H2015 UC U4 or U1	Child and youth support services — QBHP	
U4		
H2017 HQ U4 U6	Group life skills development — QBHP (ages 16-20 only)	
Z5 or HQ UC U4 Z5		
H2017 U3 U4 or U4	Adult life skills development — QBHP	
U5		
H2017 UB U4 or UA	Adult rehabilitative day service — QBHP	
U4		
H2017 UC U4 Z4 or	Individual life skills development — QBHP (age 16-20 only)	
U4 U6 Z4		
H2019 U4 or U4 UC	Behavioral assistance — QBHP	
H2023 U4	Supportive employment	
H0043 U4	Supportive housing	
H2027 U4 or U7	Psychoeducation	
S0220 U4	Treatment plan	