

<b>Department:</b>	BPO Operations	<b>Original Approval:</b>	05/26/2022
<b>Policy No:</b>	OP691	<b>Last Approval:</b>	03/14/2024
<b>Policy Title:</b>	Claims Payment During a Disaster or PHE Policy		
<b>Approved By:</b>	Donna Arcieri, VP BPO Operations		
<b>Dependencies:</b>	Obtaining Medicare or State Benefits During a Federal or State Disaster or Other Public Health Emergency Policy - UM231		

## Purpose

This explains the Community Health Plan of Washington (CHPW) policy to support the terms and conditions of claims payment during a federal or state disaster or public health emergency (PHE). This policy applies for all CHPW lines of business and for all providers (contracted and non-contracted) furnishing benefits to CHPW enrollees residing in the area of the disaster or PHE.

CHPW posts this policy on its Medicare Advantage website, as required by the Centers for Medicare & Medicaid Services (CMS).

## Policy

This policy applies during any declared emergency or disaster in Washington state; for example, if the governor of Washington state declares an emergency, or if FEMA issues a major disaster declaration in CHPW's service area, or if the President declares a national emergency, or if the Secretary of Health and Human Services declares a public health emergency. CHPW's BPO Operations department shall ensure appropriate and adequate processes for benefits, authorizations, and claims payment during declared emergencies or disasters.

In any declared emergency or disaster in Washington state, if CHPW is concerned about disruption of provision of needed benefits, CHPW may, without waiting for explicit guidance from the CMS, Washington State Health Care Authority (HCA), and/or Office of the Insurance Commissioner Washington State (OIC), voluntarily implement all, or portions, of the guidance detailed in this policy.

## Emergency Orders from State or Federal Agencies

CHPW shall ensure that it complies with any emergency orders issued by Washington State or federal agencies such as the OIC, HCA, or CMS.

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For system configuration, CHPW shall update the claims system once the issuing agency updates its policy. (CHPW does not configure the system with future termination dates for claims processing rules.)

## **Benefits**

CHPW shall continue to provide benefits to our members during a disaster or PHE.

## **Temporary Accommodations**

In order to provide administrative relief to providers as a result of their shifting focus to a disaster or PHE, CHPW may implement temporary accommodations or suspension of normal requirements, policies, and processes such as:

- Utilization Management (UM) processes; e.g., prior authorizations, hospital notifications, and referrals
- Provider credentialing and licensing
- Provider status

Accommodations may change at different points during the disaster or PHE.

## **Billing and Claims**

CHPW processes and pays claims according to guidelines from the HCA for Apple Health plans, the CMS for Medicare Advantage plans, and the OIC for Apple Health and Cascade Select plans.

If applicable, providers should use the codes (HCPCS, CPT, diagnosis, etc.), and modifiers listed in the HCA and CMS policies and the associated billing guides when billing for services related to the disaster or PHE.

**Billed amount:** CHPW's standard policy is that we shall not pay over the billed amount for all lines of business.

**Sequestration:** The Medicare sequester reduces payments to providers by 2%. Lifting the sequester increases provider funding/payments. This includes physicians, hospitals, nursing homes, home health, and other types of care.

If the sequester is lifted as part of a Congressional response to the disaster or PHE, CHPW shall follow suit.

**Other claims processing rules:** Other claims processing rules shall remain in effect; for example, system configuration that is set to deny if a required data element is missing, such as a missing National Drug Code (NDC). Claims that would deny for a duplicate, Claims Edit System (CES) claims editing rulesets, medical necessity, non-covered, or timely filing are not impacted; i.e., claims shall be denied as appropriate in those situations.

CHPW shall not make any exceptions for payment of services related to the disaster or PHE if the services were performed outside of the United States and are not covered by the member's program or plan.

**Benefit limits and frequencies:** CHPW shall ensure benefit limits and frequencies are applied accordingly.

### **Rate Increases**

If applicable, CHPW shall implement any rate increases, per diem rates, or bonuses in accordance with guidance from the HCA, the CMS, and/or other federal and state authorities.

### **Medicare Advantage and Dual Plans**

For Medicare Advantage plans, including the Dual Select and Dual Complete Special Needs Plans (DSNP):

- CHPW may, at its discretion, allow Part A/B and supplemental plan benefits to be furnished at specified non-contracted facilities.  
**Note:**  
Part A/B benefits must, per 42 CFR § 422.204(b)(3), be furnished at certified facilities.
- CHPW may, at its discretion, waive in full, or in part, requirements for authorization or pre-notification; and
- CHPW may, at its discretion, temporarily reduce plan-approved cost-sharing amounts. Furthermore, although CHPW is required to notify members 30 days in advance of plan changes, this 30-day notification requirement can be waived by CMS during a declared emergency provided all the changes (such as reduction of cost-sharing and waiving authorization) benefit the member.

### **Washington Apple Health (Medicaid) and Cascade Select Plans**

For all Apple Health (Medicaid) and Cascade Select Plans:

- CHPW may, at its discretion, allow plan benefits to be furnished at specified non-contracted facilities.
- CHPW may, at its discretion, waive in full, or in part, requirements for authorization or pre-notification; and
- CHPW may, at its discretion, temporarily reduce plan-approved cost-sharing amounts.

### **Resuming Normal Operations**

CHPW shall resume normal operations once the emergency or disaster is over. Typically, the source that declared the disaster would clarify when the disaster ends.

However, in the case of disasters declared by FEMA, if the disaster period has not closed 30 days from the initial declaration, and if CMS has not indicated an end date to the disaster, CHPW shall resume normal operations 30 days from the initial declaration.

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The HCA reserves the right to assess each disaster or emergency on a case-by-case basis and issue further guidance supplementing or modifying the above guidance.

## List of Appendices

A. Detailed Revision History

## Citations & References

<b>CFR</b>	42 CFR §§422.100(m), 422.204(b)(3), 422.2265	
<b>WAC</b>		
<b>RCW</b>		
<b>LOB &amp; Contract Citation</b>	<input checked="" type="checkbox"/> <b>WAHIMC</b>	IMC Contract 19.2.1, Business Continuity and Disaster Recovery Plan
	<input checked="" type="checkbox"/> <b>BHSO</b>	
	<input checked="" type="checkbox"/> <b>Wraparound</b>	Wraparound Contract 8.2.1.2.11, Management of Subcontracts, disaster recovery plans
	<input checked="" type="checkbox"/> <b>SMAC</b>	
	<input checked="" type="checkbox"/> <b>HH</b>	
	<input checked="" type="checkbox"/> <b>AHE</b>	AHE Contract 19.2.1, Business Continuity and Disaster Recovery Plan
	<input checked="" type="checkbox"/> <b>MA/DSNP</b>	
<input checked="" type="checkbox"/> <b>CS</b>		
<b>Other Requirements</b>		
<b>NCQA Elements</b>		

## Revision History

<b>SME Review:</b>	05/24/2022, 04/17/2023, 03/14/2024
<b>Approval:</b>	05/26/2022, 04/17/2023, 03/14/2024

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## Appendix A: Detailed Revision History

Revision Date	Revision Description	Revision Made By
05/24/2022	Original version	Kris Shopin / Renée Lillie
05/26/2022	Approval	Donna Arcieri
04/17/2023	Annual review; minor edits	Kris Shopin / Renée Lillie
04/17/2023	Approval	Donna Arcieri
03/14/2024	Annual review; minor edits for style/ clarity	Kris Shopin / Renée Lillie
03/14/2024	Approval	Donna Arcieri