

# PRN

## Policy Review & News

Important information about Pennsylvania Blue Shield

October 1997

### In This Issue

HIPAA impacts members with pre-existing conditions .....	1
Xact Provider Enrollment Services announces new address .....	2
New Precertification customers .....	4
Chelation therapy, chemical endarterectomy policy will not change .....	11
HIV-1 viral load procedure code identified .....	11

### News

#### HIPAA impacts members with pre-existing conditions

The Health Insurance Portability and Accountability Act of 1996 (HIPAA), also known as the Kassebaum/Kennedy Bill, intends to make health insurance more accessible and portable for Americans nationwide. The law protects individuals from losing their health insurance coverage when they change or lose a job.

#### New rejection message included on EOBs

One significant change as a result of HIPAA for health care professionals working with Pennsylvania Blue Shield is the claim rejection message we now include on Explanation of Benefits (EOB) statements for patients who may have a pre-existing condition clause in their contract.

This message states, "The member's contract has a pre-existing condition limitation. Therefore, no payment can be made at this time. If the member has evidence of prior creditable coverage that would reduce or waive the pre-existing period, they should contact the Blue Cross office listed on their identification card."

When your patients ask questions about this EOB message or about this law, please advise them to call the Blue Cross Plan at the telephone number listed on their identification card. The Plan will determine if the members' former coverage meets the "creditable" definition of the new law and reconsider their claims. Coverage is "creditable" as long as there is no break of more than 63 days in coverage.

# PRN

To help document creditable coverage, HIPAA requires that either the health insurer or group customer issue Certificates of Prior Coverage. If your Blue Cross Blue Shield patients have a Certificate of Prior Coverage from either Blue Cross Blue Shield or another insurance carrier, they should give it to their employer, who then provides this information to the Blue Cross Plan. This must occur before the Blue Cross office reviews the creditable coverage. Adjustments, if any, can then be made to the claim in question.

## Certificates of prior coverage

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Effective June 1, 1997, Blue Shield will issue a Certificate of Prior Coverage for our members or their dependents in the following instances:

- The member's coverage with us terminates;
- COBRA coverage terminates; or
- A copy of the Certificate of Prior Coverage is requested by the member within 24 months of ending coverage.

These certificates document past health insurance coverage. By showing their certificate to a new employer or insurer, a member may have any pre-existing period reduced by the months of prior creditable coverage.

We sent letters to our members, whose coverage specifies a pre-existing condition limitation, to explain the certificates and the requirements of HIPAA.

**PRN** will cover additional features of this law as they become effective.

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## Xact Provider Enrollment Services announces new address

Xact Medicare Services has established an address that Medicare health care professionals should use to report changes to the provider file information Xact maintains on their practices.

In the August 1997 **PRN**, Xact Medicare Services introduced a new provider file, made up exclusively of Medicare health care professionals. As of Sept. 15, 1997, if you are a Medicare and a Private Business health care professional, any provider file updates must be communicated to both the new Xact Provider Enrollment Services (XPES) department — as well as to Pennsylvania Blue Shield's Provider Data Services department.

Please report any changes — such as updates, removals or additions to your group, the creation of a new assignment account or a change of address — to the appropriate address below:

Send your Medicare data changes to:

Xact Provider Enrollment Services

PO Box 890157

Camp Hill, Pa. 17089-0157

# 10/97

Send your Private Business data changes to:

Provider Data Services

Pennsylvania Blue Shield

PO Box 898842

Camp Hill, Pa. 17089-8842

Fax: (717) 731-2896

If you have additional questions about this change, please contact your Professional Service representative.

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## EMC news

### Some electronic billers still using paper claims unnecessarily

A recent electronic claims study identified electronic billers who are still filing some types of claims on paper, instead of submitting them electronically.

If you are an electronic biller, and your office is still submitting some claims on paper, please be aware that the following types of claims can be submitted electronically:

- Rebillings
- Blue Shield Secondary claims (except if using X12 3032 format)
- Concurrent Major Medical claims
- AmeriHealth claims
- Claims with multiple procedures
- Managed care claims and encounters, such as, SecurityBlue, HealthOne, Community Choice, Healthy Steps, Keystone Health plans Central, East and West, and SelectBlue POS.
- Personal Choice claims and encounters

You can save time and money by electronically submitting these claim types. Call (800) 992-0246 if you have any questions — or talk with your software vendor for more information.

# PRN

## New Precertification customers

Here are additional customers requiring precertification through The Precertification Center in Harrisburg, with the effective dates for their precertification coverage:

<u>Group customer</u>	<u>Effective date</u>
Acorn Manufacturing Inc.	8/15/97
Aged Woods Inc.	7/1/97
Airline Hydraulics Corp.	7/1/97
American Aluminum and Insulation	7/1/97
American Heart Association Pa. Affiliate	7/1/97
APT Information Technology Consultants	9/1/97
Architectural Woodsmith Inc.	9/1/97
Arlan R. Wessner Inc.	9/1/97
ASJ Imaging Systems	8/15/97
Ateeco Inc.	7/1/97
Bader Technologies Inc.	9/1/97
Barbey Electronics Corp.	8/1/97
BBG Services	8/15/97
Berks Towing Service	9/1/97
Berkshire Employee School District	7/1/97
Berwick Dental Arts Inc.	8/1/97
BFS Diversified Cafe	9/1/97
Bio-Oxidation Inc.	7/15/97
Bitrek Corp.	9/1/97
Bloomfield Square Restaurant	8/15/97
Blue Mountain Woodworking Inc.	9/1/97
BNC Jr. Corp.	8/1/97
Bob Yanek and Son	8/1/97
Bonfitto Inc.	8/1/97
Borough of Middletown	8/1/97
Boscorp Inc.	8/1/97
Brossman's Auto Repair	9/1/97
Buckno Lisicky & Co.	7/1/97
C & C Casual	8/15/97
C & G Transport	9/1/97
Caernarvon Township	7/15/97
Carlisle Mechanical and Welding Services Inc.	8/1/97

# 10/97

Central Dauphin Schools	7/1/97
Child Development Inc.	7/1/97
Christian & Missionary Alliance	7/1/97
Colonial Candle Crafters	7/15/97
Comic Masters Inc.	8/1/97
Concern	8/1/97
Conestoga Animal Hospital Inc.	8/1/97
Conestoga Trucking Inc.	8/1/97
Coughlin's TV Inc.	9/1/97
Country Club Managers Association	7/1/97
Cozy Corner	7/15/97
Crown Communications	8/1/97
Crystal Signatures Inc.	8/1/97
Cumberland Perry Vocational School	7/1/97
Cummins Power Systems Inc.	8/1/97
Data Network Systems Inc.	7/15/97
Delta Housing Inc.	8/1/97
Dick Hill Auto Parts Inc.	9/1/97
Dove Christian Fellowship International	8/1/97
Duty's Lock and Key	7/1/97
Eastern District CMA	7/1/97
EFS Card Services	9/1/97
Elbeco Inc.	7/1/97
Elite Tire International Inc.	8/1/97
Empire Steel Castings	7/1/97
Empire Trucking Company Inc.	7/15/97
Engines Inc.	8/1/97
Episcopal Diocese of Central Pennsylvania	7/1/97
Escape Center Inc.	7/1/97
Eshbach Brothers Inc.	7/15/97
Fine Line Homes	8/1/97
Franklin Home Association	7/1/97
Frantz Brothers Management Corp.	7/1/97
Fultz's Sunoco	7/15/97
G.P.S. Terminal Services Inc.	8/1/97

# PRN

G.P.S. Transportation	8/1/97
Gadzooks	8/1/97
Gearhart Surveyors	7/15/97
Geometric Controls Inc.	8/1/97
Gerald G. Kramer	8/1/97
Gessner Logging	8/1/97
Gish Logging Inc.	7/1/97
Good Samaritan Regional Medical Center	7/1/97
Gorton Group Inc.	9/1/97
Ground Systems Recreation Association	8/1/97
Grove Worldwide	8/1/97
Growers Equipment Center	8/1/97
Haines Florist & Landscape	9/1/97
Hair Hut and Co.	9/1/97
Heim Construction Company Inc.	9/1/97
Helm Service Engineering	8/1/97
Heritage Christian School	8/15/97
High Quality Painting	7/15/97
Hoch & Wrobel	9/1/97
Horst Tree Service	8/1/97
Hutts Glass Company Inc.	8/1/97
Hycon Corp.	8/1/97
Hydac Corp.	8/1/97
Image Brokers	8/1/97
Ira G. Mohler and Son Inc.	7/1/97
Jack E. Patti, Framing Contractor	7/15/97
James F. Havice Inc.	7/1/97
Jerry Gross and Son	8/1/97
JFC Personnel	8/1/97
John C. Hoderman Building Contractor	8/15/97
John C. Kahl Jr. Excavating	8/15/97
Junior Achievement of S. Central Pennsylvania	7/1/97
Keystone Fabricating Inc.	7/1/97
Kissinger and Bryant Insurance	7/1/97
Knight and Boline Urology Associates	7/1/97

# 10/97

L & H Miniatures	8/1/97
Lehigh Valley Windowman Inc.	7/1/97
Leisure Living Store	7/15/97
Lewistown Pizza Inc.	7/15/97
Lilly Corp.	9/1/97
Loehle Pharmacy Inc.	7/15/97
Mader Drywall Inc.	7/15/97
Maloney Macadam Maintenance	7/1/97
Manbeck Farms	8/1/97
Manpower of Harrisburg Inc.	8/1/97
Master Tool & Manufacturing Company Inc.	8/1/97
Messiah College	7/1/97
Moran Industries	8/1/97
Morgan Oil Inc.	9/1/97
Moyer's Copy Center	8/15/97
Mr. Copy Inc.	7/15/97
Mrs. Smith's Bakeries	7/1/97
Muhlenberg Township Authority	9/1/97
Nacci Printing Inc.	7/15/97
Neptune Seafood and Son Inc.	7/1/97
New York Bakery Inc.	9/1/97
Nicos Polymers and Grinding Inc.	9/1/97
Northampton Borough Municipal Authority	7/1/97
Northampton Farm Bureau Cooperative Assn.	7/1/97
Northeastern Distributing Company Inc.	7/15/97
Oats II Inc.	7/1/97
Original Italian Pizza	7/15/97
Out of the Blue Enterpr.	8/1/97
Outdoor Country Club	7/1/97
Overhead Door Co. of Nittany Valley	7/1/97
P & M 76 Plaza Inc.	7/1/97
Pa. AFL-CIO	8/1/97
Palace Gardens Inc.	7/15/97
Pap's Truck Repair	7/15/97
PBS Co.	8/1/97

# PRN

Penguin Automotive Manufacturing Inc.	9/1/97
Phoenix Contracting Co.	8/15/97
Picture This	8/15/97
Piezo Crystal Co.	7/1/97
Playwood Systems Inc.	7/1/97
Plouse Machine Shop Inc.	7/1/97
Preferred Warranties Inc.	7/1/97
Pressure-Tech. Inc.	8/1/97
Prestige Furniture	7/1/97
Quality Box Company Inc.	8/1/97
Reading Regional Airport	8/1/97
Regency Thermographers of Waynesboro	7/1/97
Rhyno Inc.	7/1/97
Richard I. Hart Inc.	9/1/97
Ritter and Smith Company Inc.	7/1/97
Robin's Nest Aviaries	8/1/97
Robinson's Home Inc.	7/1/97
Ron's Cleaning Services	7/15/97
Rubin Industrial Company Inc.	8/1/97
Rummel Pattern Works	8/1/97
Sailer's Flower Shop	9/1/97
Samodio Construction	8/15/97
Searfoss Designer Portraits	8/1/97
Secret Sneaker	8/1/97
Service Access and Management Inc.	7/1/97
Sesame Personnel	9/1/97
SMB Associates Inc.	8/1/97
Solution Technologies Inc.	6/1/97
Somerset Consolidated Industries	8/1/97
Southern Columbia Area School District	7/1/97
St. Paul's Child Care Center	7/15/97
Strawser Brothers Lumber and Logging	9/1/97
Sun-Sational Sales Inc.	8/1/97
Synergy Insulation Inc.	8/15/97
T and T Boiler Service Inc.	7/1/97



# 10/97

Table-Rite Market	9/1/97
Tact Inc.	8/1/97
Tank Doctors Inc.	8/1/97
Tedd Wood Inc.	7/15/97
Tetsuo	8/15/97
The Buzzerd's Nest	8/15/97
The Faustina Gallery	7/15/97
The Law Office of Richard Lorwig	8/15/97
The McFarren Group	8/1/97
The Skills Group	7/1/97
The Stevens Center	7/1/97
The Thrill On The Hill	8/1/97
Thomas A. Armbuster Inc.	8/1/97
Towaway Express Inc.	8/1/97
Trinity Investment Management Corp.	8/1/97
Triple C Motor Accessories	8/1/97
Tripp Trucking	7/15/97
U.S. Perma Shield	7/15/97
Uniroc USA	8/1/97
Vision Safety Associates	8/1/97
W. J. Moore Inc.	9/1/97
Wagner Roofing	8/1/97
York Steel Company Inc.	7/1/97

To obtain precertification, call The Precertification Center, Monday through Friday, 8 a.m. to 4:15 p.m.

Medical-surgical precertification: (800) 441-2333 or (717) 760-9990.

Mental health or substance abuse precertification: (800) 441-8811 or (717) 760-9990.

# PRN

Pennsylvania  
Blue Shield: Here  
today and  
tomorrow

When you purchase health care insurance, you want a company with a future — a company that not only delivers quality service today, but one that is financially sound enough to pay your claims for years to come.

Pennsylvania Blue Shield is that company. We've been helping Pennsylvanians pay their health care bills for nearly 60 years. To help you learn more about our financial stability, the chart below provides a brief overview of our finances.

***Highmark Inc. and Subsidiaries Condensed Consolidated Balance Sheet\****

Dec. 31, 1996 and 1995

(In thousands)

	<b>1996</b>	<b>1995</b>
<b>ASSETS:</b>		
Cash and Investments	\$2,600,750	\$2,788,357
Accounts Receivable	625,050	592,400
Property and Equipment	343,202	294,368
Investment in Affiliates	100,940	86,656
Other Assets	408,205	156,905
<b>Total Assets</b>	<b>\$4,078,147</b>	<b>\$3,918,686</b>
<b>LIABILITIES AND RESERVES:</b>		
Claims Outstanding	\$1,013,299	\$922,136
Unearned Subscription Revenue	207,408	190,635
Amounts Held for Others	337,811	349,807
Other Payables and Accrued Expenses	543,697	485,193
Notes Payable	221,834	114,898
<b>Total Liabilities</b>	<b>\$2,324,049</b>	<b>\$2,062,669</b>
Net Unrealized Gain on Available-for-Sale Securities, Net of Deferred Income Taxes	\$114,641	\$166,492
General Reserves	1,639,457	1,689,525
<b>Total Reserves</b>	<b>\$1,754,098</b>	<b>\$1,856,017</b>
<b>Total Liabilities and Reserves</b>	<b>\$4,078,147</b>	<b>\$3,918,686</b>

\* Pennsylvania Blue Shield is the regional trade name used by Highmark Inc. in the Eastern, Central and Northeastern regions of Pennsylvania. Highmark was created by the consolidation of Veritus Inc. (doing business as Blue Cross of Western Pennsylvania) and Pennsylvania Blue Shield in late 1996. To create a 1995 and 1996 balance sheet for

Highmark, we have combined the financial figures for Veritus Inc. and Pennsylvania Blue Shield. These numbers are derived from audited financial statements, prepared in accordance with generally accepted accounting principles.

Note: The Blue Cross and Blue Shield Association licenses Highmark Inc. to offer products and services under the BLUE SHIELD brand name. Pennsylvania Blue Shield is an independent organization governed by its own Board of Directors and solely responsible for its own debts and other obligations. Neither the Association nor any organization using the BLUE SHIELD brand name acts as guarantor of Pennsylvania Blue Shield's obligations. A copy of Pennsylvania Blue Shield's most recent audited statement is available on request to the company.

## Policy

Chelation therapy, chemical endarterectomy policy will not change

The policy changes for chelation therapy and chemical endarterectomy that were to go into effect on Oct. 6, 1997, have been canceled.

These changes were originally outlined in the June 1997 **PRN**. However, since then Pennsylvania Blue Shield has gathered additional facts that warrant further evaluation. Therefore, our policy on chelation therapy and chemical endarterectomy will not change at this time.

Pennsylvania Blue Shield will continue to allow coverage of chelation therapy for the following conditions:

- control of ventricular arrhythmias or heart block associated with digitalis toxicity,
- emergency treatment of hypercalcemia,
- heavy metal poisoning,
- thalassemia intermedia with hemochromatosis,
- Wilson's disease.

We will continue to recognize chemical endarterectomy by use of Ethylenediamine-Tetra-Acetic (EDTA) (procedure code J3520) as an eligible procedure.

HIV-1 viral load procedure code identified

Effective immediately, use procedure code G0100 — HIV-1, viral load, quantitative — to report all FDA-approved HIV-1 viral load testing, regardless of the method used to perform the test.

HIV-1 viral load testing that is not FDA-approved is considered investigational. Therefore, it is not eligible for payment.

# PRN

## Codes

PTM changes	Page	Code	Terminology	Action
	161	56303	Laparoscopy, surgical; with fulguration or excision of lesions of the ovary, pelvic viscera, or peritoneal surface by any method	Add IP to the guidelines column.
	161	56324	Laparoscopy, surgical; cholecystoenterostomy	Change post - operative days from 60 to 45.
	162	56399	Unlisted procedure, laparoscopy, hysteroscopy	Change post - operative days from 0 to 60.
	170	59150	Laparoscopic treatment of ectopic pregnancy; without salpingectomy and/or oophorectomy	Change post - operative days from 60 to 45.
	170	59151	Laparoscopic treatment of ectopic pregnancy; with salpingectomy and/or oophorectomy	Change post - operative days from 60 to 45.

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Notes

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Need to change  
your provider  
information?

Fax the information to us!

You can fax us changes about your practice information, such as the information listed on the coupon below. The fax number is (717) 731-2896. You may also continue to send information by completing the coupon below.

Coupon for changes to provider information

Please clip and mail this coupon, leaving the **PRN** mailing label attached to the reverse side to:

Pennsylvania Blue Shield  
Provider Data Services  
PO Box 898842  
Camp Hill, Pa. 17089-8842

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Name: \_\_\_\_\_ Provider ID Number: \_\_\_\_\_

Electronic Media Claims Source Number: \_\_\_\_\_

Please make the following changes to my provider records:

Practice Name: \_\_\_\_\_

Practice Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Specialty: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Tax ID Number: \_\_\_\_\_

Provider's Signature: \_\_\_\_\_ Date Signed: \_\_\_\_\_

# PRN

News

HIPAA impacts members with pre-existing conditions ..... 1  
Xact Provider Enrollment Services announces new address ..... 2  
EMC news ..... 3  
New Precertification customers ..... 4  
Pennsylvania Blue Shield: Here today and tomorrow ..... 10

Policy

Chelation therapy, chemical endarterectomy policy will not change ..... 11  
HIV-1 viral load procedure code identified ..... 11

Codes

PTM changes ..... 12  
Need to change your provider information? ..... 13

Acknowledgement

The five-digit numeric codes that appear in **PRN** were obtained from the Physician's Current Procedural Terminology, as contained in CPT-1997, Copyright 1996, by the American Medical Association. **PRN** includes CPT descriptive terms and numeric identifying codes and modifiers for reporting medical services and procedures and other materials that are copyrighted by the American Medical Association.

Our web address:  
<http://www.highmark.com>



Pennsylvania Blue Shield  
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