

1 **Policy:** **Medical Necessity Review – New Jersey**

2

3 **Date of Implementation:** **July 14, 2005**

4

5 **Product:** **Specialty**

6

7

8 **DEFINITIONS:**

9 *Credentialed Practitioner* – A credentialed practitioner is an employee, independent
10 contractor or is associated with a contracted provider in some way and in some instances;
11 a contracted provider may be a credentialed practitioner. A credentialed practitioner is a
12 practitioner who has been credentialed with American Specialty Health – Specialty (ASH)
13 and is duly licensed, registered or certified, as required, in the state in which services are
14 provided.

15

16 *Contracted Practitioner* – A contracted practitioner is a practitioner of health care services,
17 a group practice, or a professional corporation which or who has both been credentialed by
18 and contracted with ASH for the purpose of rendering professional services that are widely
19 accepted, evidence based, and best clinical practice within the scope of the contracted
20 practitioner’s professional licensure.

21

22 *Contracted Provider* – A contracted provider is any legal entity that (1) has contracted with
23 ASH for the provision of services to members; (2) operates facilities at which services are
24 provided; (3) is a credentialed practitioner or employs or contracts with credentialed
25 practitioners.

26

27 *Member* - A member or a member’s authorized representative, and a practitioner or facility,
28 if the practitioner or facility is acting on behalf of the member and with the member’s
29 written consent, collectively referred to as the “Member” throughout this policy.

30

31 *Adverse Benefit Determination* – A declination (which includes a denial, reduction, or
32 termination of, or a failure to make partial or whole payment) for a benefit, including any
33 such declination for that plan.

34

35 *Hospital Outpatient Physical Therapy, Occupational Therapy, or Speech Language*
36 *Therapy Providers* – A Hospital Outpatient Physical Therapy (PT), Occupational Therapy
37 (OT), or Speech Language Therapy (SLP) provider delivers health care services in a
38 hospital-based outpatient setting.

39

40 *Site of Care Programs*- A Hospital Outpatient Physical Therapy, Occupational Therapy,
41 or Speech Language Therapy Site of Care (SOC) Program operationalizes medical policy
42 which document the clinical presentation and situations where care of the patient

1 appropriately continues service in the Hospital Outpatient PT, OT, and SLP department or
 2 affiliated clinic. If criteria are not met, patients are redirected/transitioned to an in-network
 3 non-hospital based PT/OT/SLP clinic setting or virtual setting.

4
 5 Additionally, with respect to group health plans, a declination for a benefit resulting from
 6 the application of any medical necessity review, as well as a failure to cover an item or
 7 service for which benefits are otherwise provided because it is determined to be
 8 experimental or investigational or not medically necessary or appropriate.

9
 10 **OVERVIEW**

11 Medical necessity review determinations are based on professionally recognized standards
 12 of care and are made by appropriately trained, peer clinical quality evaluators and/or
 13 licensed physicians (MD/DO) who work within their scope of practice. These
 14 determinations include verification of medical necessity, assessment of quality of care,
 15 evaluation of appropriate levels of care, and coordination and provision of alternate care.
 16 Clinical quality evaluators and licensed physicians (collectively referred to as clinical
 17 reviewers in this policy) maintain an active, current, valid and unrestricted license,
 18 certificate, or registration in their specialty in a state or territory of the United States, with
 19 professional education, training, and experience commensurate with the clinical service
 20 evaluations they conduct. Clinical quality evaluators are qualified and knowledgeable to
 21 perform medical necessity verifications.

22
 23 Unless expressly allowed by state or federal laws or regulations, clinical reviewers are
 24 located in a state or territory of the United States when evaluating a medical necessity
 25 review determination.

26
 27 Based on their individual job descriptions, clinical quality evaluators report to either a
 28 clinical Team Manager, the Director, Clinical Quality Evaluation or the Director,
 29 Rehabilitation Services through to the Senior Vice President, Clinical Services, the Senior
 30 Vice President, Rehab Services, or a Senior Medical Director. The Senior Vice President,
 31 Clinical Services, Senior Vice President, Rehab Services and Senior Medical Directors, in
 32 coordination with the Director, Clinical Quality Evaluation and the Director, Rehabilitation
 33 Services, are responsible for the oversight of clinical operations, clinical staffing and
 34 training, and clinical decision-making processes and procedures by the clinical review
 35 staff. The Senior Vice President, Clinical Services, Senior Vice President, Rehab Services
 36 and Senior Medical Directors, with support from the Director, Clinical Quality Evaluation
 37 and the Director, Rehabilitation Services, ensure that clinical review staff are qualified to
 38 render a clinical opinion about the medical condition, treatment and procedures under their
 39 review.

40
 41 All submitted treatment/services for evaluation and verification of medical necessity are
 42 processed according to approved policies and procedures. ASH Clinical Practice

1 Guidelines (CPG) used to support determinations are available free of charge to
 2 practitioners and members at ASH’s website or upon request.

3
 4 Practitioners are assigned to a team of clinical reviewers who evaluate submissions for
 5 treatment/services. This promotes consistent dialogue between the clinical reviewers and
 6 the practitioners. Clinical reviewers become familiar with practitioner practice patterns and
 7 may identify opportunities for improvement.

8
 9 Practitioners have the opportunity, either before or after determinations have been
 10 rendered, to contact their clinical reviewer management team at any time during normal
 11 operating hours to discuss service evaluation determinations, including clinical adverse
 12 benefit determinations.

13
 14 The first name and first initial of last name, clinical credentials, telephone number, and
 15 telephone extension of the clinical reviewer and/or licensed physician (MD/DO), as
 16 applicable, who made the actual determination is included in the communication of the
 17 determination to the practitioner. Practitioners are encouraged to contact that clinical
 18 reviewer and/or licensed physician (MD/DO), as applicable, to discuss clinical services
 19 issues related to the determination.

20
 21 Practitioners are ensured independence and impartiality in making referral decisions that
 22 will not influence:

- 23 • Hiring
- 24 • Compensation
- 25 • Termination
- 26 • Promotion, or
- 27 • Any other similar matters

28
 29 ASH clinical reviewers are not permitted to interfere with the referral process as it relates
 30 to patient care.

31
 32 **Pre-certification**

33 Pre-certification (mandatory pre-service medical necessity verification) may be required
 34 for certain services under applicable client benefit plans or as required by state law. Pre-
 35 certification determinations are made by appropriately trained clinical personnel relying on
 36 professionally recognized standards of care and current evidence-based criteria.

37
 38 **MEDICAL NECESSITY REVIEW**

39 Members have direct access to credentialed practitioners for treatment/services unless
 40 benefit design, client agreements, state mandates, and/or regulatory requirements
 41 necessitate a referral.

Site of Care Review

SOC reviews operationalize medical policy where criteria document the clinical presentation situations where care of the patient can continue in the Hospital Outpatient PT, OT, and SLP department or affiliated clinic. If criteria are not met, patients are redirected/transitioned to an in network non-hospital based PT/OT/SLP clinic setting or virtual setting.

Review of SOC criteria may be supported by automated protocols considering provider submitted clinical case data. Automation systems analyze patient data presented by the treating provider against a binary set of criteria for consideration of approval for medically necessary services to be provided in the Hospital Outpatient PT, OT, and SPL setting. For any situation where policy criteria are not met, provider clinical case data is sent to a credentialed clinical peer for review against policy criteria. At no time are AI based machine learning or algorithm supported processes used to make clinical denials or redirection/transitioning care final decisions or appeal decisions.

All SOC denials are rendered by an appropriate clinician and are appealable. After the SOC decision and adjudicating any subsequent appeals, ASH will apply its normal MNR process as described throughout its UM policies.

Site of Care Timelines Standards

Type of Submission	Decision Time Frame	Notification Time Frame
Site of Care	Within one (1) business day of receipt of the request.	<p><u>Practitioner:</u> <u>Approvals/Transitions:</u> Written notification within one (1) business day of receipt of the request.</p> <p><u>Member:</u> <u>Approvals/Transitions:</u> Same day verbal notification, followed by written or electronic confirmation within one (1) day of receipt of the request.</p> <p>For transitions, the notification to the member will identify convenient non-hospital based PT/OT/SLP</p>

Type of Submission	Decision Time Frame	Notification Time Frame
		clinics that the member may select from.

1
2 **Evaluation of Medical Necessity of Treatment/Services**

3 ASH maintains a Clinical Performance System (CPS) that defines the appropriate level of
4 quality and clinical services oversight required for each practitioner based on both clinical
5 and administrative criteria. Depending on contractual arrangement, a practitioner
6 performance evaluation may allow the practitioner to render certain treatment/services to
7 members without submitting those treatment/services and appropriate documentation to
8 ASH for verification of medical necessity. If the member requires more treatment/services
9 than are available within the applicable tier level, a Medical Necessity Review Form (MNR
10 Form) must be submitted for verification of medical necessity of those additional
11 treatment/services by a clinical reviewer.

12
13 Clinical reviewers evaluate the relevant member and clinical information submitted on
14 MNR Forms to verify the medical necessity of submitted treatment/services. The clinical
15 reviewers follow approved clinical practice guidelines and criteria when verifying the
16 medical necessity of submitted treatment/services and will accept information from any
17 reasonably reliable source that will assist in the evaluation process. If a submitted
18 treatment/service is exceptionally specialized, ASH will consult with specialists in the
19 identified area of expertise to assist in the evaluation. In such cases where the consultation
20 is done by a Medical Doctor or Doctor of Osteopathic Medicine (MD/DO), the expert
21 reviewer will hold applicable board certification. ASH will provide the identity of the
22 expert reviewer to the member upon request.

23
24 ASH will not deny reimbursement to a provider/practitioner for covered services rendered
25 to a member on grounds of medical necessity in the absence of fraud or misrepresentation
26 in the following cases:

- 27 • ASH authorized treatment/services prior to the provision of care.
- 28 • The practitioner requested authorization from ASH for treatment/services prior to
29 the provision of care, and ASH failed to respond within the established timeframes
30 established in the “Clinical Services Timelines Standards” chart.

31
32 The practitioner received authorization for the treatment/services for a member who is no
33 longer eligible to receive coverage from ASH, and it is determined that the member is
34 covered by another payer, in which case the subsequent payer, based on the subsequent
35 payer’s benefits plan, will accept the authorization and reimburse the practitioner.

36
37 There are no financial or other incentives paid to clinical reviewers or expert reviewers that
38 encourage decisions resulting in under-utilization. ASH does not make decisions regarding
39 hiring, promoting or terminating clinical reviewers or other individuals based on the

1 likelihood or perceived likelihood that the clinical reviewers or other individuals would
 2 support or tend to support the denial of benefits.

3
 4 Providers/practitioners are paid on a contracted fee-for-service basis and do not receive
 5 financial or other incentives that result in under-utilization.

6
 7 ASH does not require prior authorization. ASH recommends that the provider/practitioner
 8 submit required MNR Forms within three (3) days of the date(s) of service; however, forms
 9 must be submitted no more than 180 calendar days from the date(s) of service. The
 10 provider/practitioner has the option of submitting the MNR Forms prior to the delivery of
 11 treatment/services. The provider/practitioner is contractually required to deliver all
 12 medically necessary treatment/services.

13
 14 The following exceptions apply to the 180 calendar day submission timeline:

- 15 1. If there is third party liability and the third party denies reimbursement, the
 16 provider/practitioner may submit the MNR Form to ASH within 30 calendar days
 17 of the date of the third-party denial notice.
- 18 2. If extraordinary circumstances exist and are demonstrated upon appeal. An
 19 extraordinary circumstance is when a health care practitioner or facility has
 20 determined and can substantiate that it has experienced a significant disruption to
 21 normal operations that materially affects the ability to conduct business in a timely
 22 manner and to submit MNR Forms on a timely basis.

23
 24 Medical Necessity/Benefit Administration (MNA) processes submitted forms and verifies
 25 member eligibility. MNA enters the frequency, duration, and type of treatment/service
 26 information into ASH’s proprietary clinical services management database system,
 27 Integrated Health Information System (IHIS) and assigns the file to a team of clinical
 28 quality evaluators.

29
 30 ASH documents the date when it receives an MNR Form from a Member, even if the MNR
 31 Form does not have all the information necessary to make a decision, and the date of the
 32 decision notification, in ASH’s proprietary database. The request is considered to be
 33 received upon arrival to ASH, even if it is not first received by the ASH MNA department.

34
 35 In the event clinical reviewers’ determination is to approve all submitted treatment/services
 36 as medically necessary, the evaluation determination is entered and tracked in IHIS. In the
 37 event, upon preliminary assessment, the clinical quality evaluator is unable to approve all
 38 submitted treatment/services as medically necessary, the request will be forwarded to a
 39 licensed physician (MD/DO) for determination, according to the adverse determination
 40 section below.

1 A peer clinical reviewer evaluates the clinical information submitted by the
2 provider/practitioner to verify medical necessity, taking into consideration the local
3 delivery system and the individual needs of the member. The evaluation determination
4 made by the clinical quality evaluator is entered and tracked in IHIS.

5
6 If MNR Forms are submitted without the necessary clinical or administrative information,
7 clinical reviewers or MNA staff attempt to obtain the missing information by calling the
8 provider/practitioner. If ASH is unable to make a determination due to missing necessary
9 information, the time period for making the decision may be extended (see “Clinical
10 Services Timelines Standards” chart).

11
12 If a practitioner, member or the member’s authorized representative does not follow ASH’s
13 reasonable filing procedures for requesting a pre-service verification of the medical
14 necessity of submitted treatment/services, ASH notifies the practitioner or member of the
15 failure and informs them of the proper procedures to follow when requesting services. For
16 urgent pre-service reviews, ASH notifies the practitioner or member within 24 hours of
17 receiving the request for services. For non-urgent pre-service reviews, ASH notifies the
18 practitioner or member within five (5) calendar days of receiving the request for services.
19 Notification may be verbal, unless the practitioner, member or the member’s authorized
20 representative requests written notification.

21
22 ASH will not deny a Non-Urgent Pre-Service or Urgent Pre-Service request that requires
23 medical necessity review for failure to follow filing procedures.

24
25 ASH does not routinely require physicians and other practitioners to numerically code
26 diagnoses or procedures to be considered in the evaluation but may request such codes, if
27 available.

28
29 ASH administers a process through proprietary information tracking systems to allow
30 access to all clinical and demographic information on individual patients among its various
31 clinical and administrative departments that have a need to know, to avoid duplicate
32 requests for information from members or practitioners.

33 34 **Experimental or Investigational Treatment**

35 Services related to experimental or investigational treatments for a terminal, life
36 threatening, or seriously debilitating condition are evaluated according to approved ASH
37 clinical criteria. If a case requires specialty evaluation, an appropriate referral of either the
38 case evaluation or the patient to a clinical expert in the applicable specialty is made when
39 ASH is delegated for this function. In cases where ASH is not delegated, the case is referred
40 to the member’s health plan.

1 **Adverse Benefit Determination**

2 **Chiropractic**

3 During the verification of medical necessity, clinical quality evaluators may determine that
 4 the submitted treatment/services are not medically appropriate, are not necessary, or do not
 5 meet ASH-approved clinical guidelines. These determinations are based solely on medical
 6 necessity and reflect the appropriate application of approved professionally recognized
 7 standards of practice guidelines and criteria.

8
 9 All adverse determinations based on medical necessity for chiropractic benefits are made
 10 by a New Jersey licensed chiropractor identified as a clinical quality evaluator with
 11 oversight by a New Jersey licensed physician (MD/DO).

12
 13 Administrative adverse determinations may occur for reasons other than medical necessity
 14 and may not require peer review.

15
 16 Administrative adverse determinations are typically made on treatment/services submitted
 17 for verification for the following reasons:

- 18 • The practitioner/provider is not contracted.
- 19 • The member is not eligible during all or part of the dates of treatment/service.
- 20 • The treatment/service is not a covered benefit.
- 21 • The member’s benefits have been exhausted.

22
 23 Clinical quality evaluators will not issue an adverse determination due to missing necessary
 24 information without first attempting to obtain this information from the treating
 25 practitioner.

26
 27 **All Other Treatment/Services**

28 During the verification of medical necessity, clinical reviewers may make preliminary
 29 assessments that the submitted treatment/services are not medically appropriate, are not
 30 necessary, or do not meet ASH-approved clinical guidelines. . In the event, upon
 31 preliminary assessment, the clinical evaluator is unable to approve all submitted
 32 treatment/services as medical necessary, the request will be forwarded to a physician
 33 (MD/DO) who holds a current and valid license to practice medicine in the state of New
 34 Jersey for determination. These determinations are based solely on medical necessity and
 35 reflect the appropriate application of approved professionally recognized standards of
 36 practice guidelines and criteria.

37
 38 Only peer clinical quality evaluators, who hold an active, current, valid and unrestricted
 39 license, certification or registration, or MD/DOs, who hold an active, current, valid and
 40 unrestricted license, as required by law, make clinical adverse benefit determinations,
 41 based on medical appropriateness.

1 Administrative adverse benefit determinations may occur for reasons other than medical
 2 necessity and may not require peer review.

3
 4 Administrative adverse benefit determinations are typically made on treatment/services
 5 submitted for verification for the following reasons:

- 6 • The provider is not contracted and/or the practitioner is not credentialed.
- 7 • The member is not eligible during all or part of the dates of treatment/service.
- 8 • The treatment/service is not a covered benefit.
- 9 • The member’s benefits have been exhausted.

10
 11 Clinical quality evaluators will not issue an adverse benefit determination due to missing
 12 necessary information without first attempting to obtain this information from the provider
 13 or treating practitioner.

14
 15 **Reopen (Peer-to-Peer Conversation)**

16 The reopen process offers providers/practitioners an opportunity to submit additional
 17 information, via telephone, fax or through the secure electronic submission of a
 18 Reopen/Modification Form, to support the medical necessity of treatment/services that
 19 were previously evaluated and resulted in an adverse benefit determination and to request
 20 a re-evaluation of those treatment/services.

21
 22 A request for a reopen must be received within 60 calendar days of the returned date or
 23 within 60 calendar days of the last approved date of service on the MNR Response Form
 24 (MNRFF). Decisions and notifications of reopens are completed within timelines
 25 established in the “Clinical Services Timelines Standards” chart. The reopen process
 26 provides the opportunity for the practitioner to discuss an adverse benefit determination
 27 with the clinical reviewer or licensed physician (MD/DO), as applicable. If the practitioner
 28 continues to disagree with the determination, the provider/practitioner may appeal the
 29 determination in accordance with the guidelines in the *Provider and Practitioner Appeals*
 30 *and Grievances – New Jersey (NJ UM 5 – S)* policy. The reopen process is an optional and
 31 voluntary process and does not inhibit the right of the provider/practitioner to appeal any
 32 adverse benefit determination.

33
 34 **Additional Service Request (Modifications)**

35 ASH providers/practitioners may request verification of medical necessity for additional
 36 treatment/services or additional time to render treatment/services, beyond those already
 37 submitted, reviewed, and decided. This may include a date extension or the submission of
 38 additional treatment/services not requested at the time of the original submission (e.g., x-
 39 rays, supports, office visits). As these services were never previously submitted for medical
 40 necessity review, this is considered a new request (i.e., new services or new dates of
 41 service). Additional services are managed in the same manner as an initial request,
 42 inclusive of submission, decision, and notification timeframes. The request may be

1 submitted via telephone, fax, or through the secure electronic submission portal. If the
 2 request includes any services previously reviewed and determined not to be medically
 3 necessary, the request is processed according to the reopen process as defined in this policy.
 4

5 **Right to File an Appeal or Grievance**

6 If the member, member’s authorized representative, or provider/practitioner acting on
 7 behalf of the member with the member’s written consent chooses to appeal an adverse
 8 benefit determination or payment determination, the procedure explained in the *Member*
 9 *Appeals and Grievances – New Jersey (NJ UM 4 – S)* policy is followed.

10
 11 If the provider/practitioner, acting on his/her own behalf, chooses to appeal an adverse
 12 benefit determination or payment determination, the procedure explained in the *Provider*
 13 *and Practitioner Appeals and Grievances – New Jersey (NJ UM 5 – S)* policy is followed.
 14

15 **NOTIFICATION OF DETERMINATIONS**

16 If information on the attending or treating practitioner was not provided with the request
 17 for medical necessity review, or the request was from a facility, rather than a practitioner,
 18 ASH will attempt to identify the treating practitioner and will document its attempts in
 19 ASHCore.
 20

21 **Treatment/Service Approval**

22 If verification of medical necessity results in a 100% approval of services, a MNRF is
 23 generated and provided by fax, mail, or secure electronic mailbox to the practitioner, and
 24 a Member Response Form (MRF) is generated and mailed to the member, according to
 25 applicable state, federal, accreditation, and/or contract or delegation requirements.
 26

27 The notification letter is written in a manner that is understandable to the member and
 28 includes:

- 29 • The unique case identifier (reference number);
- 30 • The specific reason(s) for the determination;
- 31 • Reference to the specific plan provisions on which the determination is based; and
- 32 • Date of service, or if pre-service review, then an indication that a pre-service
 33 authorization request has been approved.
 34

35 ASH provides written notification for all determinations and will provide additional copies
 36 of the determination notification upon request from the practitioner or member.
 37

38 **Treatment/Service Adverse Benefit Determination**

39 Adverse determinations are directly communicated by fax, mail, or secure electronic
 40 mailbox to the treating practitioner by the physician (MD/DO) who made the decision. For
 41 chiropractic care, an adverse determination is directly communicated by fax, mail, or

1 secure electronic mailbox to the treating practitioner by the chiropractor (DC) who made
 2 the decision.

3
 4 If direct telephonic communication is not possible, practitioners are notified of the adverse
 5 benefit determination via the MNRF, by:

- 6 • Secure ASH/practitioner web portal, or
- 7 • Secure electronic mailbox; or
- 8 • Fax; or
- 9 • Mail; or
- 10 • Telephone, including leaving a voicemail, if ASH documents the name of the
 11 individual at ASH who notified the treating practitioner or left the message and date
 12 and time of the notification or voicemail.

13
 14 The MNRF contains the clinical rationale and/or benefit provision for the determination,
 15 information on how to appeal, and the licensed physician’s (MD/DO) first name and first
 16 initial of last name, clinical credentials, toll-free telephone number and telephone
 17 extension. The MNRF will identify:

- 18 • The unique case identifier (reference number);
- 19 • The enrollee and the nature of his/her medical condition;
- 20 • The medical service, treatment, or procedure in question; and
- 21 • The basis or bases on which the utilization review agent determined that the service,
 22 treatment, or procedure is or was not medically necessary or
 23 experimental/investigational, which shall demonstrate that the agent considered
 24 enrollee-specific clinical information in its determination.

25
 26 ASH provides the practitioner the opportunity to discuss the adverse benefit determination
 27 with the clinical quality evaluator within one business day of the practitioner’s request or
 28 with a different clinical peer if the reviewing clinical quality evaluator cannot be available
 29 within one business day. The provider/practitioner may appeal the determination in
 30 accordance with the guidelines in the *Provider and Practitioner Appeals and Grievances*
 31 – *New Jersey (NJ UM 5 – S)* policy.

32
 33 When a practitioner is registered on ASHLink (a secure ASH/practitioner web portal) to
 34 receive benefit determinations, the practitioner is given the option to receive the
 35 notification via secure electronic mail. The practitioner is advised to check the web portal
 36 regularly. ASH also documents the date and time when the benefit determinations are
 37 posted to the web portal.

38
 39 The physician will be immediately available in emergent/urgent cases to discuss the
 40 adverse determinations and available with one (1) business day in all other situations.

1 The provider/practitioner may access information on a member’s appeal rights using
 2 ASH’s ASHLink website. ASH will mail a hard copy letter containing the member’s appeal
 3 rights to those provider/practitioners that are not registered on ASHLink.

4 Members are informed of adverse benefit determinations of submitted treatment/services
 5 according to applicable state, federal, accreditation, and/or contract or delegation
 6 requirements. The notification letter includes information regarding the member’s appeal
 7 rights and process based on delegation agreements.

8
 9 The notification letter is written in a manner that is culturally and linguistically appropriate
 10 and understandable to the member and includes:

- 11 • The unique case identifier (reference number);
- 12 • Date of service, or if pre-service review, then an indication that a pre-service
 13 authorization request has been denied;
- 14 • The specific reason(s) for the determination;
- 15 • Reference to the specific plan provisions on which the determination is based;
- 16 • A description of any additional material or information necessary to complete the
 17 submission and an explanation of why such material or information is necessary;
- 18 • A description of the member’s appeal rights, including the right to representation,
 19 and the time limits to submit an appeal [according to the timelines specified in the
 20 *Member Appeals and Grievances – New Jersey (NJ UM 4 – S)* policy];
- 21 • A statement that the member may pursue an appeal with an independent utilization
 22 review organization (IURO) through Maximus Federal as designated by the New
 23 Jersey Department of Banking and Insurance if the member is dissatisfied with
 24 ASH’s final appeal review decision;
- 25 • Information regarding the right to submit a request for an expedited appeal
 26 determination with any practitioner’s support;
- 27 • The designated Appeal and Grievance department’s mailing address, telephone
 28 number, and fax number, based on delegation agreements;
- 29 • A statement that the member will be provided, upon request and free of charge,
 30 reasonable access to and copies of any documentation related to the determination;
- 31 • Clinical rationale associated with the decision including the following:
 - 32 ○ The internal rule guideline, protocol, benefit provision or other similar criterion
 33 relied upon in making the determination; or
 - 34 ○ A statement that such rule, guideline, protocol, benefit provision, or other
 35 similar criterion was relied upon in making the determination and a statement
 36 that a copy of such will be provided to the Member, upon request and free of
 37 charge by contacting the Customer Service Department at 800-678-9133 or on-
 38 line at www.ashlink.com;
- 39 • An explanation of the scientific or clinical judgment for the determination, applying
 40 the terms of the plan to the Member’s medical circumstances if the adverse benefit

- 1 determination is based on the medical necessity or experimental treatment or
 2 similar exclusion or limitation;
- 3 • Information regarding the availability of, and contact information for, any
 4 applicable office of health insurance consumer assistance or ombudsman to assist
 5 members with the appeals and external review processes;
 - 6 • Information regarding the availability of diagnosis and treatment codes and
 7 descriptions;
 - 8 • A notice regarding the availability of language assistance; and
 - 9 • As applicable, additional member health information.

10
 11 The notification will also include a statement that informs members and their treating
 12 practitioners that expedited external review can occur simultaneously with the internal
 13 appeals process for urgent care.

14
 15 ASH provides written notification for all determinations and will provide additional copies
 16 of the determination notification upon request from the practitioner or member.

17
 18 **Decision and Notification Time Frames**
 19 Decisions to approve or not approve reimbursement for health care treatment/services are
 20 made in a timely fashion appropriate for the nature of the member’s condition, taking into
 21 account the urgency of individual situations. Decisions are made in accordance with the
 22 “Clinical Services Timelines Standards” chart. If the practitioner chooses to submit clinical
 23 information for the purpose of an optional pre-service verification of medical necessity, the
 24 ASH decision is made in a timely fashion appropriate for a pre-service evaluation but no
 25 later than time frames required by accreditation standards and/or state and/or federal
 26 regulation in accordance with the “Clinical Services Timelines Standards” chart.

27
 28 For decision and notification time frames of service evaluations, ASH adheres to applicable
 29 regulations and standards as mandated by the Department of Labor (DOL), URAC,
 30 National Committee for Quality Assurance (NCQA), and Centers for Medicare and
 31 Medicaid Services (CMS) – Medicare Advantage, and applicable state law.

32
 33 To meet state mandates and regulatory requirements, the time frames for processing MNR
 34 Forms for the verification of medical necessity of submitted treatment/services may require
 35 modification.

36
 37 If ASH fails to respond to an authorization request within the time frames established in
 38 the “Clinical Services Timelines Standards” chart, the request is deemed approved and
 39 ASH is responsible for the payment of the covered services delivered.

40
 41 When conducting medical necessity reviews, ASH requires only the sections(s) of the
 42 medical record necessary in that specific case to verify medical necessity of submitted

1 treatment/services. ASH does not routinely request copies of all medical records on all
 2 patients reviewed.

3
 4 **Transition to Other Care**

5 ASH assists members in the transition to other care in the event the member’s benefits end
 6 or are exhausted during an active course of treatment. The member is notified of additional
 7 benefits that may be available to them through their health plan/medical plan carrier at the
 8 time benefits are no longer available through ASH.

9
 10 **Continuity of Care and Transition of Care**

11 Continuity of Care support is implemented when a patient is receiving care from an ASH
 12 contracted provider/practitioner and for some reason the provider/practitioner is no longer
 13 contracted with ASH or otherwise unable to provide in-network services to the patient.

14
 15 Transition of Care support is implemented to support a member who is either new to the
 16 health plan and/or transitioning to a new plan and may have a previously approved plan of
 17 care from another health plan.

18
 19 For additional information on continuity of care or transition of care, please see the
 20 *Continuity of Care and Transition of Care (QM 12 – S)* policy.

21
 22 **Clinical Services Timelines Standards**

23 Commercial (Non-Medicare)

24

Type of Submission	Decision Time Frame	Notification Time Frame
True Pre-Service	See Non-Urgent Pre-Service for decision time frames	See Non-Urgent Pre-Service for notification time frames
Non-Urgent Pre-Service	Within two (2) business days of receipt of the MNR Form submission.	<u>Practitioner:</u> Within 24 hours of making the decision by: <ul style="list-style-type: none"> • Secure ASH/practitioner web portal; or • Secure electronic mailbox; or • Fax; or • Mail; or • Telephone, including leaving a voicemail, if ASH documents the name of the individual at ASH who notified the treating practitioner or left the

Type of Submission	Decision Time Frame	Notification Time Frame
	<p><i>Requests for Additional Information</i> If ASH is unable to make a decision due to lack of necessary information, ASH may extend the decision time frame for up to 15 calendar days under the following conditions:</p> <ul style="list-style-type: none"> • Within two (2) business days of the MNR Form submission, ASH asks the Member for the specific information necessary to make the decision. • ASH gives the Member at least 45 calendar days to provide the information. <p>The extension period within which a decision must be made by ASH and notification sent to</p>	<p>message and date and time of the notification or voicemail.</p> <p><u>Member and Practitioner:</u> Written or electronic confirmation within two (2) business days of making the decision, not to exceed five (5) calendar days from receipt of the MNR Form submission.</p> <p><i>Requests for Additional Information</i> Within two (2) business days of the receipt of the MNR Form submission, ASH will notify the Member of what specific information is necessary to make the decision. ASH will specify the time period given to the Member to provide the information.</p> <p>In addition, the notification will include the expected date of ASH’s determination.</p> <p>For notification timeframes related to extensions, please see the Request for Additional Information section in the Decision Time Frame column to the left.</p>

Type of Submission	Decision Time Frame	Notification Time Frame
	<p>the member and practitioner begins:</p> <ul style="list-style-type: none"> • On the date when ASH receives the member’s response (even if not all the information is provided); or • At the end of the time period given to the member to provide the information, if no response is received from the Member. <p>ASH may deny the request if it does not receive the information needed to make a decision within this time frame. At this point, the Member can request an appeal.</p>	
Urgent Pre-Service	Within 24 hours of receipt of the MNR Form submission.	<p><u>Practitioner</u>: Within 24 hours of making the decision, by:</p> <ul style="list-style-type: none"> • Secure ASH/practitioner web portal; or • Secure electronic mailbox; or • Fax; or • Mail; or • Telephone, including leaving a voicemail, if ASH documents the name of the individual at ASH who notified the treating practitioner or left the message and date and time of the notification or voicemail.

Type of Submission	Decision Time Frame	Notification Time Frame
	<p><i>Requests for Additional Information</i> If ASH is unable to make a decision due to lack of necessary information, ASH may extend the decision time frame once for up to 48 hours, under the following conditions:</p> <ul style="list-style-type: none"> • Within 24 hours of the MNR Form submission, ASH asks the Member for the specific information necessary to make the decision. • ASH gives the Member at least 48 hours to provide the information. <p>The extension period within which a decision must be made by ASH and notification sent to the member and practitioner begins:</p> <ul style="list-style-type: none"> • On the date when ASH receives the member’s response 	<p><u>Member and Practitioner:</u> Verbal, electronic, or written notification within 24 hours of the MNR Form submission. If initial notification was verbal, electronic or written notification will be sent no later than 72 hours of the MNR Form submission.</p> <p><i>Requests for Additional Information</i> Within 24 hours of the receipt of the MNR Form submission, ASH will notify the Member of what specific information is necessary to make the decision. ASH will specify the time period given to the Member to provide the information.</p> <p>In addition, the notification will include the expected date of ASH’s determination.</p> <p>For notification timeframes related to extensions, please see the Request for Additional Information section in the Decision Time Frame column to the left.</p>

Type of Submission	Decision Time Frame	Notification Time Frame
	<p>(even if not all the information is provided); or</p> <ul style="list-style-type: none"> At the end of the time period given to the member to provide the information, if no response is received from the Member. <p>ASH may deny the request if it does not receive the information needed to make a decision within this time frame. At this point, the Member can request an appeal.</p>	
<p>Concurrent</p>	<p>A request to extend a course of treatment beyond the period of time or number of treatments previously approved by ASH is handled as a new request and decided within the timeframe appropriate to the type of decision (i.e., non-urgent pre-service, urgent pre-service and post-service).</p>	
<p>Post-Service</p>	<p>Within 30 calendar days of receipt of the MNR Form submission.</p> <p><i>Requests for Additional Information</i></p>	<p><u>Member and Practitioner:</u> Electronic or written notification within two business days of a decision not to exceed 30 calendar days of the MNR Form submission.</p> <p>If a post-service evaluation is partially approved and the member is not at financial risk, ASH is not required to notify the member.</p> <p><i>Requests for Additional Information</i></p>

Type of Submission	Decision Time Frame	Notification Time Frame
	<p>If ASH is unable to make a decision due to lack of necessary information, ASH may extend the decision time frame for up to 15 calendar days under the following conditions:</p> <ul style="list-style-type: none"> • Within 30 calendar days of the MNR Form submission, ASH asks the Member for the specific information necessary to make the decision. • ASH gives the Member at least 45 calendar days to provide the information. <p>The extension period within which a decision must be made by ASH and notification sent to the member and practitioner begins:</p> <ul style="list-style-type: none"> • On the date when ASH receives the member’s response (even if not all the information is provided); or • At the end of the time period given to the member to provide the information, if no response is received from the Member. 	<p>Within 30 calendar days of the receipt of the MNR Form submission, ASH will notify the Member of what specific information is necessary to make the decision. ASH will specify the time period given to the Member to provide the information.</p> <p>In addition, the notification will include the expected date of ASH’s determination.</p> <p>For notification timeframes related to extensions, please see the Request for Additional Information section in the Decision Time Frame column to the left.</p>

Type of Submission	Decision Time Frame	Notification Time Frame
	ASH may deny the request if it does not receive the information needed to make a decision within this time frame. At this point, the Member can request an appeal.	

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