Table of Contents

Introduction...........................................................................................................................................3
Important Definitions..........................................................................................................................4
Network Participation.........................................................................................................................5
Utilization Management....................................................................................................................11
Reimbursement and Billing Requirements........................................................................................14
Healthcare Highways Statement of Member Rights...........................................................................21
Appendix A: Authorized Logos..........................................................................................................23
Introduction

Healthcare Highways is a Virtual Health Plan that has partnered with providers, employers, payers and other strategic business relationships, to develop and offer a choice in the delivery of healthcare in the marketplace. We have created strategic alliances with key vendor partners to develop alternative health plan solutions and assist hospitals, providers and employers in managing healthcare costs.

This Network Professional Handbook is the “Administrative Handbook” referenced in your Participating Professional Agreement. Please read it carefully and refer to it as questions arise. Please note that if a provision in this administrative handbook conflicts with state or federal law or the terms of your Participating Professional Agreement, the state or federal law or your Participating Professional Agreement takes precedence. The terms of this administrative handbook may be modified at the sole discretion of Healthcare Highways, Inc.

When the word “you” or “your” appears in this administrative handbook, it means the Network Professional that is party to a Participating Professional Agreement with Healthcare Highways, Inc.

We are committed to positive relationships with our Network Providers, Clients and Users. To strengthen these relationships, we have a variety of information, including the most current version of this Network Professional Handbook and the most current Client list at www.healthcarehighways.com.

Healthcare Highways Network Product

The Healthcare Highways Network (HCH) in conjunction with the PHCS Network, is a statewide primary PPO in Oklahoma.

The HCH logo is typically displayed on the front of a Participant’s identification. The HCH name must be reflected on EOB/EOPs. Participants are directed to HCH Network Providers through online and downloadable directories and a telephonic locater service.
Important Definitions

Depending upon the specific form of agreement you signed, the following terms may be utilized in your Participating Professional Agreement and are intended to be defined as provided for in your Participating Professional Agreement:

- **Ancillary Provider** may be referred to as Vendor;
- **Billed Charges** may be referred to as Regular Billing Rates;
- **Client** may be referred to as Payer or Company;
- **Contract Rates** may be referred to as Preferred Payment Rates or Specified Rates;
- **Covered Services** may be referred to as Covered Care;
- **Network Provider** may be referred to as Preferred Provider;
- **Participant** may be referred to as Covered Individual or Policyholder; and
- **Program or Benefit Program** may be referred to as Contract or Plan.

**Authorized Logo(s)** - The names and logos indicated on Attachment A, titled "Authorized Logos."

**Billed Charges** - The fees for a specified health care service or treatment routinely charged by a Network Provider regardless of payment source.

**Benefit Program Maximum** - An instance in which the cumulative payment by a User has met or exceeded the annual or lifetime benefit maximum (e.g., dollar amount or service count) for a particular type of Covered Service rendered to a Participant in accordance with the terms of the Participant’s Benefit Program.

**Certification** - The determination made by the Client’s or User’s Utilization Management program that the health care services rendered by a Network Professional meet the requirements of care, treatment and supplies for which payment is available by a Client or User pursuant to the Participant’s Program. Certification may also be referred to as “Precertification.”

**Clean Claim** - Unless otherwise required by law, “Clean Claim” means a completed UB04 or HCFA/CMS 1500 (or successor form), as appropriate, or other standard billing format containing all information reasonably required by the Client for adjudication.

**Client** - An insurance company, employer health plan, Taft Hartley fund, or other organization that sponsors, or administers on behalf of a User, one or more Programs for the provision of health care services to Participants accessing the Network.

**Concurrency Review** - Utilization Review conducted during a patient’s hospital stay or course of treatment.

**Contract Rates** - The rates of reimbursement to Network Professional for Covered Services, as set forth in the Participating Professional Agreement.

**Covered Service** - Health care treatment and supplies rendered by a Network Provider and provided to a Participant for which a User is responsible for payment pursuant to the terms of a Program.
**Network** - An arrangement of Network Providers created or maintained by Healthcare Highways, Inc., or one of its subsidiaries, under which such Network Providers have agreed to accept certain Contract Rates for Covered Services provided to Participants.

**Network Provider** - A licensed facility or licensed, registered, or certified health care professional that agrees to provide health care services to Participants and that has been independently contracted for participation in the Network. Network Providers may be referenced in this handbook individually as “Network Facility,” “Network Ancillary Provider” or “Network Professional.”

**Participant** - Any individual and/or dependent eligible under a Client’s Program that provides access to the Network.

**Program** - Any contract, insurance policy, government program, health benefit plan or other plan or program under which Participants are eligible for benefits.

**Protected Health Information (PHI)** - Individually identifiable health information that is transmitted by electronic media, maintained in electronic media, or transmitted or maintained in any other form or medium as defined by 45 C.F.R. 160.103.

**Quality Management Program** - A program designed to promote quality assurance and improvement activities within an organization and assess the credentials of Network Providers and the quality of health care services rendered by each Network Provider. A Quality Management program may include a complaint investigation and resolution process.

**Retrospective Review** - Utilization Review conducted after services have been provided to a Participant.

**User** - The corporation, partnership, labor union, association, program employer or other entity responsible for the payment of Covered Services and entitled to receive access to the Contract Rates under the Participating Professional Agreement. A Client may also be a User.

**Utilization Management Program** (Sometimes referenced as "Utilization Review.") – A program established by or on behalf of a Client or User under which a request for care, treatment and/or supplies may be evaluated against established clinical criteria for medical necessity, appropriateness and efficiency.

## Network Participation

### Proprietary Information

All information and materials provided to you by Healthcare Highways, Clients or Users remain proprietary to Healthcare Highways, Client or Users. This includes, but is not limited to, your Participating Professional Agreement and its terms, conditions, and negotiations, any Program, rate or fee information, Healthcare Highways Client or User lists, any administrative handbook(s), and/or other operations manuals. You may not disclose any of such information or
materials or use them except as may be permitted or required by the terms of your Participating Professional Agreement.

**Network Professional Responsibilities and Requirements**

As part of the Network, you are responsible for meeting certain requirements for Network participation. You have the responsibility for:

- The care and treatment of Participants under your care. You must ensure that all care is rendered in accordance with generally accepted medical practice and professionally recognized standards and within the scope of your applicable license, accreditation, registration, certification and privileges;
- Complying with any and all applicable state and/or federal laws related to the delivery of health care services and the confidentiality of Protected Health Information and taking all precautions to prevent the unauthorized disclosure of such Participant's medical and billing records;
- Complying with Healthcare Highways and Client and/or User requests for copies of a Participant's medical and billing records for those purposes which Healthcare Highways and/or its Clients or Users deem reasonably necessary, including without limitation and subject to any applicable legal restrictions, quality assurance, medical audit, credentialing, recredentialing or payment adjudication and processing;
- Cooperating with the Quality Management and Utilization Management programs of Client or Users;
- Meeting the Healthcare Highways credentialing criteria, as referred to later in this section; and
- Honesty in all dealings with Healthcare Highways its Client and Users. As a Network Professional, you agree not to make any untrue statements of fact in any claim for payment, nor any untrue statements of material fact or any intentional misrepresentations of any fact in any statement made to Healthcare Highways or any Healthcare Highways Client or User.

In addition, you must meet the following requirements for Network participation:

- You may not engage in inappropriate billing practices, including but not limited to billing for undocumented services or services not rendered, unbundling, up-coding or balance billing.
- You may not change hospital affiliations, admitting privileges or specialty status in such a way as to substantially limit the range of services you offer and/or Participants’ access to your services.
- You may not be the subject of publicity that adversely affects the reputation of Healthcare Highways as determined by Healthcare Highways. You may not commit professional misconduct that violates the principles of professional ethics.
- You may not engage in any action or behavior that disrupts the business operations of Healthcare Highways or any Client or User.
• Your responses to inquiries by Healthcare Highways shall be timely, complete and delivered in a professional manner.

Quality Monitoring Activities

The Quality Management Committee

The Healthcare Highways Quality Management Committee is a companywide council that provides support and oversight of quality management and improvement activities at Healthcare Highways. This integrated support and promotion of quality initiatives is vital to Healthcare Highways, and the Committee’s objectives, listed below, reflect this:

• To strengthen the position of Healthcare Highways as an organization that continually strives to deliver services of optimal quality to its Clients, Users and their Participants;
• To promote companywide awareness of, and participation in, continuous quality improvement;
• To oversee activities throughout Healthcare Highways that contribute to quality and process improvement; and
• To assist Healthcare Highways with meeting national accreditation standards, state and federal mandates and Client and User expectations.

In addition to the Quality Management Committee, the Healthcare Highways commitment to quality includes maintaining provider credentialing, recredentialing and Quality Management programs. Specifics of these programs follow.

Credentialing

All credentialing services will be outsourced by Healthcare Highways to MultiPlan.

MultiPlan has established and periodically updates credentialing criteria for all categories of providers. The credentialing criteria includes but are not limited to:

• Board certification or requisite training in stated specialty
• Acceptable licensure history as provided by the National Practitioner Data Bank (NPDB) and/or the state licensing board(s)
• Acceptable malpractice claims payment history
• Adequate liability insurance
• Admitting privileges at a Network Facility
• Current, valid, clinically unrestricted license
The Healthcare Highways Credentials Committee makes all decisions regarding provider participation in the Network in accordance with MultiPlan’s credentialing criteria. Credentialing criteria vary by provider type. To obtain a copy of MultiPlan’s credentialing criteria, please contact our Service Operations at (866) 945-2292. A Healthcare Highways operator will assist you.

**Delegated Credentialing for Groups of Professionals**

Healthcare Highways offers a delegated credentialing option for large groups of health care professionals. Healthcare Highways delegates the credentialing function to groups that meet Multiplan standards, as well as National Committee for Quality Assurance (NCQA). The decision by Healthcare Highways to delegate the credentialing function results from a review of the group’s credentialing policies and procedures and an on-site audit of the group’s credentialing files. The Healthcare Highways Credentials Committee reviews the resulting delegation report and makes a determination to approve, defer or grant provisional delegated status for the group. If provisional status is granted, this is followed by a reassessment within a specified period of time and a final decision to approve or defer. Groups granted delegated status are required to sign a delegated credentialing agreement with Healthcare Highways.

**Recredentialing**

**Network Professionals**

Healthcare Highways recredentials Network Professionals on a set schedule in accordance with state and federal law and national accreditation standards. Healthcare Highways compares Network Professionals’ qualifications to credentialing criteria and considers any history of complaints against the Network Professional. Recredentialing activities may also be triggered as a result of quality management investigations or information received from state or federal agencies. Following the submission of a signed, complete recredentialing profile, Network Professionals are considered to be successfully recredentialed unless otherwise notified by Healthcare Highways.

**Delegated Recredentialing for Groups of Professionals**

On an annual basis, Healthcare Highways outsources the function of delegated recredentialing to MultiPlan who conducts group audits and may delegate the recredentialing function to delegated groups using the same process used to initially delegate the credentialing function.

**Quality Management Program**

Healthcare Highways maintains a Quality Management program that is responsible for the management of complaints originating from various sources, including Participants, Clients or Users. The Quality Management program acknowledges, tracks, and investigates complaints about Network Professionals, and manages their resolution through a standard process. Complaints may include but are not limited to perceptions of:
• Unsatisfactory clinical outcome
• Inappropriate, inadequate, over-utilized or excessive treatment
• Unprofessional behavior by Network Professional or office staff
• Inappropriate billing practices

As part of your participation in the Network, you are responsible for participating in, and observing the protocols of the Healthcare Highways Quality Management program. The Healthcare Highways Quality Management Program consists of the following:

Investigation Process
Healthcare Highways facilitates the complaint investigation process by gathering information from various parties (including the Network Professional involved) to determine the circumstances surrounding the complaint. Requests for information from Network Professionals may include a patient’s medical and/or billing records. Healthcare Highways recognizes that the Network Professional’s participation in the investigation process is critical. When requesting information, Healthcare Highways reports the complainant’s concerns and affords the Network Professional an opportunity to respond to the complaint.

While complaints are investigated in a timely fashion, it is important to note that timeframes are predicated upon the receipt of information necessary to complete the investigation. Depending upon the nature of the complaint, it may be thirty to sixty (30-60) days before an initial determination is reached. Healthcare Highways conducts the investigation process with strict confidentiality. If the complaint is of a clinical nature, Healthcare Highways clinical staff (including a Healthcare Highways Medical Director) participates in the investigation process.

Outcome of Investigation
Investigation outcomes vary based on the type and severity of the complaint and the complaint record of the Network Professional. Based upon the outcome, complaints may be categorized as “No Incident,” or in levels ranging from “Patient Dissatisfaction” to “Termination.” If the investigation reveals the presence of imminent danger to Participants, termination may be immediate.

Healthcare Highways communicates investigation outcomes and resulting actions directly to the Network Professional involved. Network Professionals terminated from participation in the Network are notified in writing and informed of the right to appeal. All complaint records are maintained confidentially and reviewed during the recredentialing process. Data obtained from analysis of complaint records may also be used in aggregate form to support other initiatives, including provider education.

Appeals Process for Professionals Terminated or Rejected from the Network
Healthcare Highways complies with all state and federal mandates with respect to appeals for providers terminated or rejected from the Network(s). Terminated or rejected providers may
submit a request for an appeal as outlined in the letter of rejection/termination sent by Healthcare Highways. In addition, the request for appeal must be received by Healthcare Highways within thirty (30) days of the date of the rejection/termination letter. Upon receipt of the letter by Healthcare Highways, the appeal is forwarded to the Healthcare Highways Appeals Committee for review. The voting members of the Appeals Committee are Healthcare Highways Medical Directors and Network Professional(s). Advisory members may include:

- Appeals Committee Chair - Healthcare Highways Medical Director
- One representative from the Network Quality Department
- One representative from the Healthcare Highways Legal Services Division

The appeal is conducted on the basis of any written information submitted by the terminated or rejected provider, in conjunction with any information previously in possession of or gathered by Healthcare Highways. Unless required by state or federal law, Healthcare Highways does not offer meetings in person or by telephone with the terminated or rejected provider, or any representative thereof, as part of the appeals process.

The appeal information submitted by the terminated or rejected provider is presented to the Appeals Committee by either a representative from Healthcare Highways Corporate Quality Management or the Healthcare Highways Medical Director in whose region the provider practices. In the event the terminated or rejected provider is a mental health/behavioral health provider, a Healthcare Highways psychiatrist attends the Appeals Committee meeting.

By majority vote, the Appeals Committee renders a decision to uphold or reverse the initial decision to reject or terminate the provider. The provider has the right to request a second level of appeal, which is heard by a separate Healthcare Highways Appeals Committee. The determination of the second level Appeals Committee is final.

In the event that Healthcare Highways upholds a decision to terminate a provider upon appeal, the original effective date of the termination is upheld unless otherwise determined by the Healthcare Highways Appeals Committee.

If the Appeals Committee reverses a termination decision, the Network Professional’s participating status is reinstated as of the date of the initial adverse decision, unless otherwise determined by the Appeals Committee.

**Recognition of Authorized Logos**

As a Network Professional, you agree to recognize each name and/or logo identified as an Authorized Logo when displayed on identification cards, Explanation of Benefits (EOB) forms or other forms of identification as evidence of the Client or User’s right to access you as a Network Provider and to reimburse you at the Contract Rates for Covered Services rendered to Participants. Healthcare Highways may update the list of Authorized Logos included in
Appendix A of this handbook by posting such modifications to the Healthcare Highways website; however, Network Professional should refer to his/her Participating Professional Agreement for specific access.

**Identification of Participants**

Clients and Users furnish Participants with a means of identifying themselves as covered under a Program with access to the Network. Such methods of identification include, but are not limited to, affixing an Authorized Logo on an identification card; a Healthcare Highways phone number identifier, written notification by Client of an affiliation with Healthcare Highways at the time of benefits verification, a Healthcare Highways Authorized Logo on the explanation of benefits form, or other means acceptable to Healthcare Highways and the Network Provider. Clients and Users will also furnish a telephone number to call for verification of the Participant’s eligibility. Always contact the Client or User to obtain eligibility and benefit information before rendering services. Please note that confirmation of eligibility does not guarantee payment. Program restrictions and limitations may apply. Healthcare Highways does not determine benefits eligibility or availability for Participants and does not exercise any discretion or control as to Program assets, with respect to policy, payment, interpretation, practices, or procedures. Be sure to notify Participants of restrictions and/or limitations identified after contacting the Client or User.

**Utilization Management**

You are required to participate in and observe the protocols of Client or User’s Utilization Management programs for health care services rendered to Participants. Utilization Management requirements may vary by Client or User, and by the Participant’s Program and may include, but is not limited to, pre-certification, concurrent review, and retrospective review. Utilization Management programs may also include case management, disease management, maternity management, and mental health management services.

**Certification**

Most Utilization Management programs used by Clients or Users require Certification. Please verify any certification or other Utilization Management requirements at the time you verify benefits and eligibility. As part of the Certification process, please be prepared to provide the following information by telephone, facsimile, or through any other method of communication acceptable to the Client or User’s Utilization Management program:
- Client or User name
- Group policy number or name
- Policyholder’s name, social security number and employer (group name)
- Patient’s name, sex, date of birth, address, telephone number and relationship to policyholder
- Network Professional’s name and specialty, address and telephone number
- Facility name, address and telephone number
- Scheduled date of admission/treatment
- Diagnosis and treatment plan
- Significant clinical indications
- Length of stay requested

You may be required to obtain Certification from the Utilization Management or Utilization Review program for the following:

- **Inpatient admissions, outpatient surgery and other procedures identified by the Healthcare Highways Client or User’s Utilization Management program** - To obtain Certification for these procedures, call the telephone number provided by the Participant or the Client or User prior to the date of service to the Participant. You may be required to obtain separate Certifications for multiple surgical procedures. To facilitate a review, be sure to initiate the Certification process a minimum of seven to ten (7-10) days before the date of service.

- **Emergency admissions** - Certification of all admissions following an emergency room visit is usually required within forty-eight (48) hours after the admission.

- **Length of stay extensions** - In the event a length of stay extension is required for those health care services initially requiring Certification, you may be required to obtain additional Certification from the Utilization Management program prior to noon of the last certified day.

**Concurrent Review**

Network Professionals must participate in the Utilization Management program of Concurrent Review. A nurse reviewer performs Concurrent Review to document medical necessity and facilitate discharge planning.

**Case Management**

Case management identifies those Participants whose diagnoses typically require post-acute care or high level and/or long-term treatment. The case manager works with providers and
family members to formulate a plan that efficiently utilizes health care resources to achieve the optimum patient outcome. Case management services are provided for Participants who may benefit from:

- Change in facility or location of care
- Change in intensity of care
- Arrangements for ancillary services
- Coordination of complex health care services

Before completing the Certification process, always contact the Client or User to obtain eligibility information.

In cases where multiple procedures are performed, be sure to confirm benefit eligibility from the Client or User for each procedure.

**Referrals to other Network Providers**

To help Participants avoid a reduction in benefits, you are required to use your best efforts to refer Participants to Network Providers within the same respective Network, when medically appropriate and to the extent these actions are consistent with good medical judgment. For assistance in finding other providers participating in the Network for referral purposes, contact Service Operations at (866) 945-2292.

In the event a Participant requires hospitalization and you do not have hospital privileges with a facility within the same respective Network, you agree to exercise best efforts to refer the Participant to another Network Professional with hospital privileges at a facility within the same Network. Be sure to inform the Participant whenever a referral is made to an out-of-network provider.

**Appeals Process for Utilization Management Decisions**

The appeals process may vary by the Client or User’s Utilization Management program and/or as mandated by state or federal law. In the event you or a Participant do not agree with a noncertification determination made under the Utilization Management program, you or the Participant has the right to appeal the determination in accordance with the Healthcare Highways Client or User’s Utilization Management program appeals process. To obtain details of the Client or User’s Utilization Management program appeals process, please contact the appropriate Healthcare Highways Client or User.

Failure to observe the protocols of the Utilization Management program may also result in a reduction of benefits to the Participant. You are responsible for notifying the Participant of any
potential financial implications associated with failure to observe the Utilization Management Program protocols.

Reimbursement and Billing Requirements

Timely Payment of Claims

Clients or Users typically reimburse Network Professionals on a fee-for-service basis. Clients understand the importance of timely payment of Clean Claims. Please refer to your Participating Professional Agreement for specific requirements regarding timely payment of Clean Claims. Any payments due by Client shall be reduced by any applicable Co-payments, Deductibles, and/or Co-insurance, if any, specified in the Participant's Benefit Program and/or any service for which the Participant's Benefit Program does not provide coverage. Payment by Client or User shall be subject to industry standard coding and bundling rules, if any.

Note: Healthcare Highways is not an administrator, insurer, underwriter, guarantor, or payer of claims and is not liable for any payment of claims for services under Programs submitted by the Network Professional to Healthcare Highways or any Client or User.

Submission of Claims

Claims should be sent as usual by following the instructions on the back of the member's ID card. As a Network Professional, you agree to submit claims for payment within at least ninety (90) days of furnishing healthcare services (or as otherwise required by state or federal law or your Participating Professional Agreement). All claims should be submitted using your Billed Charges and the appropriate procedure code per American Medical Association (AMA) and Center for Medicare and Medicaid Services (CMS) standards.

Submitting Claims by Mail

Claims must be submitted to the address found on the Participant's identification card using a HCFA-1500 or CMS-1500 claim form (or successor form). Clean Claims that are mailed shall be deemed to have been received by the Client or User five (5) calendar days following the deposit of such Clean Claim in the U.S. Mail, first class postage prepaid and addressed to the Client or User at such address set forth on the Participant's identification card.

Submitting Claims Electronically

All claims may be submitted electronically through transaction networks and clearinghouses in a process known as Electronic Data Interchange (EDI). This method promotes faster, more accurate processing than paper claims submitted by mail, and is required by federal benefit plans. We encourage you to exercise your best efforts to implement electronic claims submission capability as soon as reasonably practicable. Clean Claims that are transmitted
electronically shall be deemed to have been received by the Client or User on the date that such 
Clean Claim is transmitted to the Client or User.

The National Provider Identifier (NPI) is a required identifier on all electronic health care 
transactions. Healthcare Highways recommends that you submit your NPI information as part of 
your standard submission of practice information updates. Healthcare Highways supplies this 
information to Clients and Users for use in electronic transaction processing.

**Disputing a Claim**

As a Network Provider, you and the Client have the right to dispute a claim. When a problem 
arises, contact Healthcare Highways Service Operations at (866) 945-2292 as soon as possible, 
as required by your Participating Professional Agreement, and provide all information pertinent 
to the problem. If the issue can't be resolved on the call, it will be escalated to a provider service 
representative who will conduct an inquiry, contacting the Client/User and/or regional provider 
relations specialist as appropriate.

**Erroneous Claim Submission**

If you discover that a claim you sent to a Client was meant for another Client or the claim had 
incorrect information, please notify the Client immediately.

**Failure to Submit a Clean Claim**

If a Client or User receives a claim that is not a Clean Claim containing all complete and 
accurate information required for adjudication or if the Client has some other stated dispute with 
the claim, they will provide you with written notification prior to payment of the claim. The Client 
will pay, or arrange for User to pay, you at the Contract Rate(s) for all portions of the claim not in 
dispute. Please provide complete and accurate information requested within thirty (30) business 
days of the Client or User’s request (unless otherwise specified in your Participating 
Professional Agreement).

**Timeframe for Disputing a Claim**

Following your receipt of payment from the Client or User, you may challenge payments made 
to you during the timeframe as specified in your Participating Professional Agreement (unless 
otherwise required by law), otherwise such payment shall be deemed final.

**Coordination of Benefits**

Participants are sometimes covered by more than one insurance policy, benefit plan or other 
health plan or program. In that instance, the Healthcare Highways Client or User uses the 
following rules for the Coordination of Benefits (COB) with regard to payment:
Healthcare Highways Client or User is Primary

When a Healthcare Highways Client or User is primary under the COB rules, the Client will pay, or arrange for User to pay, for Covered Services according to the Participant’s Program (e.g., 90%, 80%, or any other percent based on the Participant’s coinsurance amount) and pursuant to the Contract Rate.

Healthcare Highways Client or User is Secondary

Except as otherwise required by law or the Participant’s Program, if a Client or User is other than primary under the COB rules, the Client will pay, or arrange for User to pay, a reduced amount only after the Network Professional has received payment from the primary plan. Please refer to your Participating Professional Agreement for the specific terms related to payment when a Client or User is other than primary under the COB rules.

As a Network Professional, you are required to cooperate fully with Healthcare Highways and/or Clients or Users in supplying information about other entities providing primary medical coverage or otherwise having payment responsibility for services rendered to Participants, and in all other matters relating to proper coordination of benefits.

Note: Payment may vary based on state or federal law when Medicare is a primary or secondary payer.

Balance Billing

Please be sure to review the Explanation of Benefits (EOB) form sent to you by the Client or User to determine the amount billable to the Participant. At the time of the visit, you may collect any co-payment or encounter fee specified in the Participant’s Program. Following the receipt of an EOB, you may also bill for deductibles and co-insurance, if any, as specified in the Participant’s Program, and/or payment for non-Covered Services. In the event that you collect fees from the Participant that exceeds the Participant’s responsibility, you must refund those fees to the Participant promptly upon notice of overpayment.

As specified in the Participating Professional Agreement, Participants cannot be billed for the difference between your Billed Charges and the Contract Rate.

Benefit Maximums

As previously mentioned, Participants cannot be billed for the difference between Billed Charges and the Contract Rate for Covered Services, whether the Client or User is primary or secondary. In instances where the cumulative payment by a Client or User has met or exceeded an annual or lifetime benefit maximum for a particular type of Covered Service rendered to a Participant, Network Providers may not “balance bill” Participants for the difference in billed charges and the Contract Rates. However, you may bill the Participant for the Contracted Rate once the Participant has reached the Benefit Program Maximum.

A benefit maximum limits the Healthcare Highways Client or User’s cumulative responsibility for payment of a select set of services to some annual or lifetime dollar amount or service count. This prohibition will remain in effect as long as the patient remains a Participant under a
Program. When a particular type of care, treatment or supply is considered a “major medical exclusion” pursuant to the Program and/or does not qualify under any circumstance as a Covered Service for the Participant, Network Providers may bill the Participant at the Network Provider’s Billed Charges for the “excluded” service.

**Reimbursement Policies**

**Administrative Fees**
When fees are negotiated for Covered Services pursuant to the Healthcare Highways Participating Professional Agreement, it is recognized that such Covered Services may include an administrative and maintenance component. As a result, the fees paid for Covered Services pursuant to the Healthcare Highways Participating Professional Agreement include payment for administrative, oversight, overhead and/or similar charges related to the provision of any Covered Service rendered. You may not separately bill or collect from the Participant or the Client or User any additional amount for administrative, oversight, overhead and/or similar charges related to the provision of such Covered Services.

**Professional Fees**
Healthcare Highways requires that all Network Providers use the nationally recognized coding standards set by the Centers for Medicare and Medicaid Services (CMS) and the American Medical Association for all services performed. We refer to CMS reimbursement methodologies to help us develop our provider reimbursement structure for the services you render at approved clinical, institutional and non-institutional settings. You may bill a professional fee when you have specifically provided a professional service to a Participant. You may not bill a professional fee for a computer generated report.

Since we apply the industry standard code sets (CPT and HCPCS), we recommend you verify that all services performed have a signed physician order, are medically necessary and are coded correctly. Healthcare Highways ensures that all contracted providers maintain a current charge master or fee schedule and urge you to verify that the codes and descriptors used match the services performed. For further documentation, please refer to your Participating Professional Agreement with Healthcare Highways.

**Fragmentation (Unbundled Billing)**
Individual CPT codes may include more than one associated procedure. It is inappropriate to bill separately for any of the procedures included in the value of another procedure.
Place of Service

Place of Service (POS) codes are two-digit codes placed on healthcare professional claims to indicate the setting in which a service was provided. The Centers for Medicare & Medicaid Services (CMS) maintain POS codes used throughout the healthcare industry.

- Reimbursement is based on the Place of Service as listed in box 24b of the CMS 1500 form.
- Professional services are processed using the Facility Allowed Amount defined by CMS for claims submitted with the following Place of Service Codes:

<table>
<thead>
<tr>
<th>Place of Service Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>21</td>
<td>Inpatient Hospital</td>
</tr>
<tr>
<td>22</td>
<td>Outpatient Hospital</td>
</tr>
<tr>
<td>23</td>
<td>Emergency Room Hospital</td>
</tr>
<tr>
<td>24</td>
<td>Ambulatory Surgical Center</td>
</tr>
<tr>
<td>26</td>
<td>Military Treatment Facility</td>
</tr>
<tr>
<td>31</td>
<td>Skilled Nursing Facility</td>
</tr>
<tr>
<td>34</td>
<td>Hospice</td>
</tr>
<tr>
<td>41</td>
<td>Ambulance – Land</td>
</tr>
<tr>
<td>42</td>
<td>Ambulance – Air or Water</td>
</tr>
<tr>
<td>51</td>
<td>Inpatient Psychiatric Facility</td>
</tr>
<tr>
<td>52</td>
<td>Psychiatric Facility – Partial Hospitalization</td>
</tr>
<tr>
<td>53</td>
<td>Community Mental Health Center</td>
</tr>
<tr>
<td>56</td>
<td>Psychiatric Residential Treatment Center</td>
</tr>
<tr>
<td>61</td>
<td>Comprehensive Inpatient Rehabilitation Center</td>
</tr>
</tbody>
</table>

- All other Place of Service Codes submitted on a professional claim will be processed based on the Non-Facility Allowed Amount.
- If the place of service is not indicated on a professional claim, reimbursement will be made based on the value assigned to services rendered in the provider’s office.

Modifier Repricing Rules

Certain modifiers (TC, 26, P1-P6, NU and RR) are applied at the time claims are repriced by Healthcare Highways. All other modifiers are considered optional. Clients can elect to turn processing “off” for these optional modifiers. Clients may or may not apply those modifier rules upon receipt of repriced claims from Healthcare Highways. If Clients elect to turn processing “on,” Healthcare Highways will apply the appropriate rule(s) before sending the repriced claim back to the Client and the Client will not apply any additional modifier rules. The vast majority of Clients utilize this option.
## Integrated Modifiers

The table below summarizes all modifiers supported by Healthcare Highways for purposes of repricing claims on behalf of Client. Except where noted, the rules specified below with regard to modifiers were effective as of January 1, 2013.

<table>
<thead>
<tr>
<th>MODIFIER</th>
<th>DESCRIPTION</th>
<th>REPRICING RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>22</td>
<td>22 Unusual procedural services 120%</td>
<td>120%</td>
</tr>
<tr>
<td>23</td>
<td>23 Unusual anesthesia 120%</td>
<td>120%</td>
</tr>
<tr>
<td>24</td>
<td>Unrelated evaluation and management service by the same physician during a postoperative period</td>
<td>100%</td>
</tr>
<tr>
<td>25</td>
<td>Significant, separately identifiable evaluation and management service by the same physician on the same day of the procedure or other service</td>
<td>100%</td>
</tr>
<tr>
<td>47</td>
<td>Anesthesia by surgeon</td>
<td>100%</td>
</tr>
<tr>
<td>50</td>
<td>Bilateral procedure</td>
<td>100%, then 50%</td>
</tr>
<tr>
<td>51</td>
<td>Multiple procedures</td>
<td>100%, then 50%</td>
</tr>
<tr>
<td>52</td>
<td>Reduced services</td>
<td>80%</td>
</tr>
<tr>
<td>53*</td>
<td>Physician elects to terminate a surgical or diagnostic procedure due to extenuating circumstances</td>
<td>20%</td>
</tr>
<tr>
<td>54</td>
<td>Surgical care only</td>
<td>70%</td>
</tr>
<tr>
<td>55*</td>
<td>Postoperative management only</td>
<td>15%</td>
</tr>
<tr>
<td>56</td>
<td>Preoperative management only</td>
<td>10%</td>
</tr>
<tr>
<td>59</td>
<td>Distinct procedural service</td>
<td>100%</td>
</tr>
<tr>
<td>62</td>
<td>Two surgeons</td>
<td>62.5%</td>
</tr>
<tr>
<td>66</td>
<td>Surgical team</td>
<td>100%</td>
</tr>
<tr>
<td>76</td>
<td>Repeat procedure or service by same physician</td>
<td>100%</td>
</tr>
<tr>
<td>77</td>
<td>Repeat procedure by another physician</td>
<td>100%</td>
</tr>
<tr>
<td>78</td>
<td>Unplanned return to the OR by the same physician following initial procedure for a related procedure during the postoperative period.</td>
<td>100%</td>
</tr>
<tr>
<td>80</td>
<td>Assistant surgeon</td>
<td>20%</td>
</tr>
<tr>
<td>81</td>
<td>Minimum assistant surgeon</td>
<td>10%</td>
</tr>
<tr>
<td>82</td>
<td>Assistant surgeon (when qualified resident surgeon not available)</td>
<td>20%</td>
</tr>
<tr>
<td>90</td>
<td>Reference (outside) laboratory</td>
<td>100%</td>
</tr>
<tr>
<td>AA</td>
<td>Anesthesia</td>
<td>Accepted</td>
</tr>
<tr>
<td>AS</td>
<td>Services performed by an assistant to the MD, covering non-MD assistants</td>
<td>10%</td>
</tr>
</tbody>
</table>

*Effective 01/01/2013*
### Maintenance of Practice Information

Healthcare Highways requires that you provide all Tax Identification Numbers (TINs) currently in use, including the name of the owner of each TIN, for each of your practice locations. If a TIN is not recorded with Healthcare Highways, Participants’ benefits may be reduced and your payment may be delayed. Please inform Healthcare Highways promptly of any change in TIN, practice location, telephone number or billing address. Failure to provide updated information may result in a delay or error in payment of claims for Covered Services rendered to Participants.

All sites at which you practice shall be considered in-Network sites. If you also practice independently and have not contracted with Healthcare Highways directly with respect to that independent site, services rendered by you at that site will be considered out-of-Network. You must use different Tax Identification Numbers to distinguish between in-Network and out-of-Network sites.

<table>
<thead>
<tr>
<th>MODIFIER</th>
<th>DESCRIPTION</th>
<th>REPRICING RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>P1</td>
<td>Anesthesia Modifier - A normal healthy patient</td>
<td>0 ASA Base Units</td>
</tr>
<tr>
<td>P2</td>
<td>Anesthesia Modifier - A patient with mild systemic disease</td>
<td>0 ASA Base Units</td>
</tr>
<tr>
<td>P3</td>
<td>Anesthesia Modifier - A patient with severe systemic disease</td>
<td>1 ASA Base Unit</td>
</tr>
<tr>
<td>P4</td>
<td>Anesthesia Modifier - A patient with severe systemic disease that is a constant threat to life</td>
<td>2 ASA Base Units</td>
</tr>
<tr>
<td>P5</td>
<td>Anesthesia Modifier - A moribund patient who is not expected to survive w/o the operation</td>
<td>3 ASA Base Units</td>
</tr>
<tr>
<td>P6</td>
<td>Anesthesia Modifier - A declared brain dead patient whose organs are being removed for donor purposes</td>
<td>0 ASA Base Units</td>
</tr>
<tr>
<td>QK</td>
<td>Medical direction of two, three or four concurrent anesthesia procedures involving qualified individuals.</td>
<td>50%</td>
</tr>
<tr>
<td>QX</td>
<td>CRNA service: with medical direction by a physician</td>
<td>50%</td>
</tr>
<tr>
<td>QY**</td>
<td>Medical direction of one CRNA by an anesthesiologist</td>
<td>50%</td>
</tr>
<tr>
<td>QZ**</td>
<td>CRNA service: without medical direction by a physician</td>
<td>100%</td>
</tr>
<tr>
<td>26</td>
<td>Professional component</td>
<td>Fee Schedule</td>
</tr>
<tr>
<td>NU</td>
<td>NU New equipment Fee Schedule</td>
<td>Fee Schedule</td>
</tr>
<tr>
<td>RR</td>
<td>RR Rented equipment Fee Schedule</td>
<td>Fee Schedule</td>
</tr>
<tr>
<td>TC</td>
<td>TC Technical component Fee Schedule</td>
<td>Fee Schedule</td>
</tr>
</tbody>
</table>
Report all practice information updates to Healthcare Highways via US mail, fax or e-mail as follows:

**Mail:** Healthcare Highways, 6300 Fallwater, Suite 120, The Colony, TX 75056, Attn: Provider Relations
**Fax:** 214-390-2139
**E-mail:** hch.operations@healthcarehighways.com

Some updates may be submitted online through our Provider Self Update function in the Providers section of the Healthcare Highways website (healthcarehighways.com).

**Assignment of Benefits and Release of Medical Information**

Clients can pay, or arrange for Users to pay, Network Professionals directly only when the Participant has approved the assignment of benefits. Participants should present a signed form for this purpose during the first visit to you. If the Participant does not have an appropriate form from the Client or User, you may obtain an assignment using your standard form. Signatures need only be provided once and can be filed with the Participant’s record. All claims submitted should indicate that signatures for assignment of benefits are “on file.” For some types of treatment, Clients or Users may require the Participant’s consent (and possibly the consent of family members) to release Protected Health Information. These signatures should be kept on file with the Participant’s record.

**Healthcare Highways Statement of Member Rights**

Healthcare Highways is committed to preserving and respecting member rights. Below is our statement recognizing member rights and protections. We expect our Network providers, including individual practitioners, to support and act in accordance with these rights.

1. Members have the right to receive accurate, easily understood information about Healthcare Highways, the services we provide, the providers in our networks, the rights of members and Healthcare Highways Network providers, and how to contact us regarding concerns about Healthcare Highways services.

2. Members have the right to be treated with respect and recognition of their dignity and the right to privacy. This right includes protecting the confidentiality of medical and other personal information. It also includes members’ rights to review their medical and personal information on file at Healthcare Highways, as required by applicable state and federal law.
3. Members have the right to communicate with providers in making decisions about their healthcare without interference from Healthcare Highways.

4. Members have the right to register complaints about Healthcare Highways, our services, determinations, or the care provided by a Healthcare Highways Network provider. This includes the right to have complaints addressed in a timely manner through formal procedures appropriate to the nature of the complaint.

5. Members have the right to a choice of healthcare providers from the Healthcare Highways Network, consistent with the terms of their health benefit plans and applicable state and federal law.

6. Members have the right to receive healthcare services without discrimination. Healthcare Highways Network providers are precluded by contract from differentiating or discriminating against members in the provision of healthcare services due to certain member characteristics, and are required to render such services to all members in the same manner, in accordance with the same standards, and with the same availability as offered to the Network provider's other patients.

Healthcare Highways uses its best efforts to assure that all members are afforded these rights. If you feel that your rights as a member have not been met, you may voice your concern through the Healthcare Highways complaint resolution process. The complaint resolution process is the formal mechanism by which Healthcare Highways addresses members' concerns about their health care from our Network providers. To begin the complaint resolution process, kindly document the complaint in writing and send it to:

Healthcare Highways
6300 Fallwater, Suite 120
The Colony, Texas 75056
Attn: Corporate Quality Management
Appendix A – Authorized Logos

All members accessing Healthcare Highways (HCH) will have an ID card with one of the following HCH affiliated company logos. Please see additional information about HCH acquisitions of Oklahoma Health Network (OHN) and Verity HealthNet (Verity), below.

**Oklahoma Health Network (OHN):** Acquired by HCH in May, 2014, OHN is a quality, well-known and respected PPO that has operated in Oklahoma since 1995.

**Verity HealthNet (Verity):** HCH acquired 50% ownership in Verity in May, 2015. Baton Rouge General continues to have 50% ownership. Founded in 2002, the company serves more than 140,000 members throughout Louisiana.

<table>
<thead>
<tr>
<th>Logo Name</th>
<th>Description</th>
<th>Logo</th>
</tr>
</thead>
</table>
| Healthcare Highways (HCH)        | **Broad network.** Often used in conjunction with PHCS as a wrap network.  
Applicable Market:               |      |
|                                  | • Oklahoma                                                                  |      |
| HCH Plus                         | **Broad network.** *(This logo will replace the above HCH logo for new groups 1/1/2016, and upon renewal of existing groups)* 
Applicable Market:               |      |
|                                  | • Oklahoma                                                                  |      |
| HCH Logix                        | **High Performance Network.** Applicable Markets:                           |      |
|                                  | • Oklahoma-Inclusive of Verity HealthNet                                   |      |
|                                  | • Oklahoma                                                                  |      |
|                                  | • Texas                                                                     |      |
| HCH Sync                         | **Clinically Integrated Network.** Applicable Markets:                      |      |
|                                  | • Louisiana                                                                 |      |
|                                  | • Oklahoma                                                                  |      |
|                                  | • Texas                                                                     |      |
| Oklahoma Health Network (OHN)    | Oklahoma based network acquired by HCH in 2014.                             |      |
| OHN Plus                         | Oklahoma based network acquired by HCH in 2014.                             |      |