

Humana's 2009 National Health Insurer Report Card Transparency Survey

Online capabilities

1. Does the payer provide a general online search function to obtain the following information?

Yes / No

If yes, please provide website information below.

Claim edits

Website: Payer-Specific Claim Edits

Payment rules

Website: Payment rules

Prior authorization code list

Website: Prior Authorization

Medical (coverage) policies

Website: Medical policies

If yes, is the search function available through a

secure portal

open access

2. How does the payer notify physicians of new or revised changes in the above categories?
Humana notifies providers of changes that would affect claims reimbursements through letters that are mailed to them 90 days before the policies are put in effect.
3. Does the payer provide a clear notation that the above information has been revised including its effective date and prior rule? Yes / No
4. Does the payer have an online redetermination and/or appeal process?
 Yes / No
5. Does the payer accept and send a HIPAA compliant response to the electronic prior-authorization (X12 278) standard transaction? Yes / No
6. Does the payer accept and send a HIPAA compliant response to the electronic claims status (X12 276/277) standard transaction? Yes / No
7. Does the payer provide education and resources to help physicians navigate online? Yes / No

Metric 6 - Fee Schedule Disclosure

1. Metric 6 - Does the payer disclose a physician-specific complete contracted fee schedule online? Yes / No

If yes, is the fee schedule disclosed by:

specific CPT, HCPCS and ASA code

applicable modifier

specific product type

2. How is the fee-schedule accessible online?
- Fee schedule can be downloaded into a practice management system or other file
- Code by code look up
- Limited number of CPT codes per search. If yes, how many?
- Unlimited number of CPT codes per search per session
- Email request for a text-delimited file or MS Excel spreadsheet

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Metric 7 - Payment rule disclosure (Specific payment rules and edits)

1. Metric 7 - Does the payer disclose payment rules online? Yes / No
If yes, are they:
 - available through a secure portal
 - available through open access
 - consistent across products
 - consistent across different site of service
2. Does the payer disclose the following payment rules online? Yes / No
 - Assistant surgeons:
 - Payment percentage for assistant surgeon
 - Approved CPT code list
 - Co-surgeons:
 - Payment percentage for assistant surgeon
 - Approved CPT code list
 - administration of immunizations and injectable medications;
 - payment on an E/M "well" office visit with an E/M "sick" office visit
 - recognition or non-recognition of CPT modifiers
 - definition of global surgery periods
 - payment based on the relationship of procedure code to diagnosis code
 - Modifier 25
 - Modifier 50
 - Modifier 59
 - Redetermination and/or appeal policy
 - Recoupment (retrospective audit) policy
 - Physician refund policy
 - CPT code list that requires additional documentation prior to payment
 - patient's assignment of benefits to a non-participating physicians
3. Metric 7A - Does the payer disclose its prior-authorization policy by CPT code online?
 Yes / No
4. Does the payer offer online prior-authorization? Yes / No

Metric 8 - Payer-specific claim edit disclosure

1. Metric 8 - Does the payer disclose its payer-specific claim edits online? Yes / No
2. Does the payer provide a tool to enable physicians to determine the effect of claims edits on payment before the physician provides a service or submits a claim?
 Yes / No
3. Does the payer disclose its claim edits in a downloadable text-delimited file or MS Excel spreadsheet file that can be uploaded into a practice management system or other computer based administrative application? Yes / No
If yes, are they available through a
 - secure portal
 - open access

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Payer-specific claim edit disclosure continued

Claims editing software information

4. Does the payer disclose to the physician online the publisher, product name, edition, and model version of the software the payer uses to edit claims submitted by physician? Yes / No

If yes, are they available through a

- secure portal
 open access

If no, how does the payer, disclose this information?

- Physician newsletters
 By request
 Other:

Metric 9 - Medical (coverage) policy disclosure

1. Metric 9 - Does the payer disclose medical (coverage) policies online? Yes / No

If yes, are they available through a

- secure portal
 open access

2. Are they available via CPT/HCPCS/ASA code? Yes / No
3. Are they downloadable in a text-delimited file or MS Excel spreadsheet file that can be uploaded into a practice management system or other computer based administrative application? Yes / No
4. Metric 9A - Does the payer disclose its multiple procedure reduction logic rule online?
 Yes / No

If yes, is the MPRLR consistent with CMS across all lines of business? Yes / No