Corporate Health Services (CHS) Plans – Network Rental

Corporate Health Services (CHS) groups are large, self-insured employer groups that have entered into a "network rental" arrangement with AZ Blue that allows their employees access to the AZ Blue statewide PPO provider network. Under CHS agreements, AZ Blue provides network access and claim pricing only (i.e., AZ Blue does not provide administrative or claim payment services). No access is available from the Blue Cross Blue Shield network outside of Arizona.

The group, not AZ Blue, handles all other administrative services for the benefit plans and assumes all financial risk with respect to claims. Most CHS groups have opted to use a third-party administrator (TPA) for the administrative functions, including verification of eligibility and benefits, prior authorization, claim processing, medical records requests, and appeals and grievances.

Benefits for CHS groups are likely to vary from AZ Blue standard benefits.

Provider requirements
The group's TPA handles all administrative functions except claim pricing. Providers are required to:

1. Comply with the group's specific benefit plan and all policies and procedures set forth by the group's TPA

2. Reference the current member ID card and use the AZ Blue-assigned group number on all claims

3. Submit all claims to AZ Blue and set up the TPA as the payer for claim reimbursement

4. Send all requested records and other correspondence directly to the TPA

This table illustrates that except for claim submission, the group's TPA is your point of contact:

ADMINISTRATIVE FUNCTION	GROUP'S TPA	AZ BLUE	NOTES
AZ Blue Statewide PPO network access		✓	Network-rental arrangement
Benefit plan design	✓		
TPA website (provider portal)	✓		Use for eligibility, benefits, claims, remits
Member ID cards (includes AZ Blue-assigned group #)	✓		Includes TPA contact information
Member eligibility and benefits	✓		Use TPA website or phone number
Medical policies	✓		Contact the TPA or designated utilization management administrator
Utilization management	✓		Check back of ID card
Prior authorization requirements and requests	✓		Check back of ID card
Claim submission (for pricing only)		✓	**AZ Blue EDI: 53589** *Include AZ Blue-assigned group number on all claims and adjustments*
Claim adjustments (for pricing only)		✓	
Claim adjudication according to the plan benefits	✓		
Coordination of benefits, including Indian Health Services	✓		
Records requests	✓		Send requested records directly to TPA
Claim status	✓		Use TPA website or phone number
Claim payment and remittance advice	✓		Set up the TPA as the payer
Appeals/grievances	✓		Use TPA website or phone number
Customer service	✓		Use TPA website or phone number

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Accessing CHS/TPA information
To support contracted providers, AZ Blue maintains a "CHS Group/TPA Information" list and search tool on the provider portal. It includes the AZ Blue -assigned group number as well as the TPA's website and contact information.

Claim processing and payment – set up the TPA as the payer in your system
The CHS group's TPA is the payer for CHS group member claims. The TPA handles all claim processing, including investigation of other party liability, verification of eligibility, application of benefits, claim payments, and claim status information.

The TPA may apply more claim edits (in addition to any initial edits applied by AZ Blue), such as procedure unbundling, and separate billing for incidental procedures and mutually exclusive procedures.

Include the AZ Blue-assigned group number on all claim submissions
The CHS group's TPA issues the member ID cards and must display the AZ Blue-assigned group number on the front of the card. This identifier indicates that the group has access to the AZ Blue network. The format used for the AZ Blue group number is three letters followed by three numbers (i.e., ABC123).

Note: The TPA may assign another group number for internal tracking purposes. Do *not* use this group number on the claim. Use only the AZ Blue-assigned group number.

To prevent claim processing delays and PHI breaches, take extra care when keying the group and member ID numbers. For example, if a zero (0) is incorrectly entered as a letter "O" or a "D," the claim may be misrouted, resulting in payment delays and PHI breaches. See the sample ID card below for an example of the AZ Blue-assigned group number.

Sample CHS group member ID card
The sample below is for illustrative purposes only. CHS ID card designs vary by employer group. The AZ Blue-assigned group number must be included on your claims. You'll see the AZ Blue logo on the back of the card. The front of the card typically displays the TPA's logo.

Card front

TPA Name/Logo
Customer Service
1-800-123-4567
myTPA.com
Company Name/Logo

Member
COMPANY ABC

Group #:   12345 (TPA Internal Use Only)
Member: SAM SAMPLE
Member ID: 123456789123

Medical Plan
Network Access in Arizona:
PPO Med Group # ABC123
Network Access Outside of Arizona:
Note: Card may display logo from another insurance carrier

Pharmacy Plan
RX Bin: 123456
PCN: XXXXX
RX Group: XYZ
Rx Logo
myRx.com
Contact: 1-800-987-6543

Card back

Eligibility/ Claims Submission
For prior authorization call 1-800-123-4567. Prior authorization required for all inpatient admits including mental health, substance abuse, skilled nursing, extended care, rehab, hospice, chemo, dialysis, radiation, transplants, pain injections, morbid obesity surgery, DME over $1500, MRI/CT, and outpatient surgery not in office.
BCBSAZ Provider: 1-800-123-4567
PPO Link: myTPA.com
BCBSAZ-contracted providers/facilities within the state of AZ should transmit electronic claims directly to BCBSAZ using EDI #53589 or PO Box 2924, Phoenix, AZ 85062-2924
EAP: 1-800-123-4567
24-hour automated customer service: 1-800-123-4567 or myTPA.com

Submit all other claims to:
TPA Name
PO Box 000
City, State ZIP Code
Benefit/Claims: 1-800-123-4567

Arizona network provided by Blue Cross® Blue Shield® of Arizona (BCBSAZ), an independent licensee of the Blue Cross Blue Shield Association, provides network access only and provides no administrative or claim payment services and does not assume any financial risk or obligation with respect to claims. No network access is available from Blue Cross and Blue Shield Plans outside of Arizona.

Network Access Inside of Arizona:
BlueCross BlueShield Arizona
An Independent Licensee of the Blue Cross Blue Shield Association

Network Access Outside of Arizona:
Note: Card might display logo from another insurance carrier

Be sure to include the AZ Blue-assigned group number (three letters followed by three numbers) on all claim submissions.