



ADVERSE BLUE CROSS BLUE SHIELD/EPIPHANY RX BENEFIT APPEAL PROCEDURE (BEN-P023)

Clarksville-Montgomery County School System

1.0 SCOPE:

- 1.1 This procedure outlines the process for appealing an adverse benefit determination by Blue Cross Blue Shield under the Adverse Blue Cross Blue Shield Policy or Epiphany RX.

2.0 RESPONSIBILITY:

- 2.1 Chief Human Resources Officer
- 2.2 Benefits Associate

The online version of this policy is official.
Therefore, all printed versions of this
document are unofficial copies.

3.0 APPROVAL AUTHORITY:

- 3.1 Clarksville-Montgomery County Employee Insurance Trust (CMCEIT)

4.0 DEFINITIONS:

- 4.1 CMCEIT: Clarksville-Montgomery County Employee Insurance Trust consists of seventeen (17) voting members comprised of school system employees and Montgomery County Government employees.
- 4.2 BCBS: Blue Cross Blue Shield, the third party administrator for the medical and carrier for fully insured dental and vision plans.
- 4.3 Adverse Benefit Determination: Any denial, reduction, termination or failure to provide payment for what an employee believes should be a covered service under the medical plan or prescription drug plan.
- 4.4 FCG: Fessenden Consulting Group provides consulting services to CMCEIT.

5.0 PROCEDURE:

Note: CMCEIT does not review an appeal until a grievance hearing and a written decision indicating services have been denied by the BCBS Grievance Committee or Epiphany (if applicable) has been completed.

- 5.1 Employee advises the Benefits Department by phone, email, letter or fax of their intent to appeal to the CMCEIT.
 - 5.1.1 This intent must be dated within 30 business days of receiving denial from BCBS or Epiphany RX.
- 5.2 Employee provides a copy of documentation regarding denial letter from BCBS or Epiphany RX and a letter or email from employee requesting that CMCEIT review the adverse benefit determination to Benefits Department.
 - 5.2.1 Employee should include any supporting documentation to be considered.
- 5.3 Benefits Associate contacts BCBS or Epiphany RX service representative to request additional information and verify denial justification.



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- 5.4 Benefits Associate contacts FCG, if appropriate, to request research on industry standard and comparison to State plan in regards to services being denied.
- 5.5 Appeal is placed on the upcoming CMCEIT meeting agenda.
- 5.6 Benefits Associate prepares documentation for meeting.
 - 5.6.1 All identifying information of the requesting employee or family member is omitted.
- 5.7 Appeal is by written documentation and/or written testimony to the CMCEIT and is reviewed only by CMCEIT members, Benefits Associates, and FCG.
- 5.8 CMCEIT members vote to determine upholding or overturning BCBS or Epiphany RX adverse benefit determination after review of all documentation.
- 5.9 Employee is notified in writing within five (5) business days of the decision.
- 5.10 BCBS account manager or Epiphany RX and Reinsurance Carrier are notified of changes if plan is revised due to CMCEIT decision.

6.0 PERFORMANCE MEASURE(S):

- 6.1 None identified.

7.0 INTERACTIONS:

- 7.1 Employees covered under BCBS.
- 7.2 Employees covered under Epiphany RX.
- 7.3 Benefits Office.

8.0 ASSOCIATED DOCUMENTS:

- 8.1 Adverse Blue Cross Blue Shield Benefit Appeal ([HUM-A053](#))
- 8.2 BCBS Insurance Plans
- 8.3 Employee and Meeting Documentation
- 8.4 Epiphany Notice of Adverse Benefit Determination

9.0 RECORD RETENTION TABLE:

<u>Identification</u>	<u>Storage</u>	<u>Retention</u>	<u>Disposition</u>	<u>Protection</u>
Minutes and Correspondence	Central Office	Indefinitely	Permanent	Locked Office/ Building

10.0 REVISION HISTORY:



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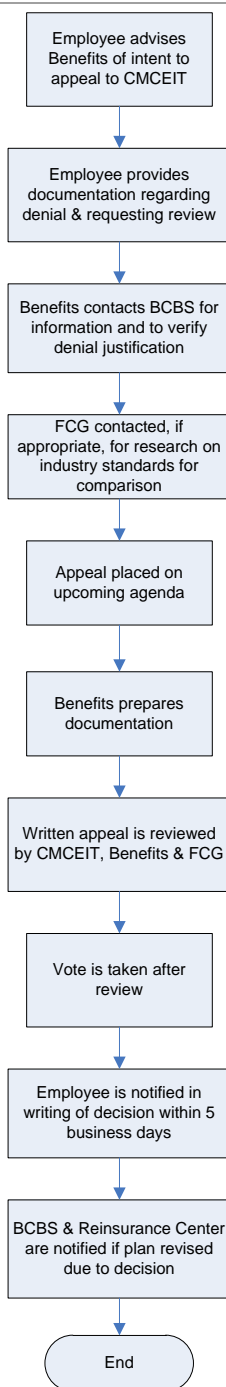
<u>Date:</u>	<u>Rev.</u>	<u>Description of Revision:</u>
2/18/09		Initial Release
11/17/10	A	Changed Benefit Consulting Alliance to Risk Consultants America
3/16/12	B	Changed Risk Consultants America to Fessenden Consulting Group Deleted Reference to Teacher Association CMCEIT Membership
11/6/12	C	Deleted reference to closed meeting in section 5.7
3/20/15	D	Minor format changes, updated logo
3/31/15	E	Remove dental from 4.3, add "if appropriate" to 5.4, update flowchart
2/8/17	F	Updated 2.0.
12/13/17	G	Updated number of trust members from sixteen to seventeen.
2/15/23	H	Added Epiphany RX throughout.

11.0 FLOWCHART:

11.1 A flowchart detailing this process can be below.

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***** End of Procedure *****



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