

First Health/CCN Integration

Questions and Answers

The following Questions and Answers as well as ID card information is provided to help your staff appropriately register members and bill for services provided to members

General Information on First Health

Who is First Health and what businesses do you manage?

First Health is a wholly owned subsidiary of Coventry Health Care Inc. Coventry acquired First Health Group Corp and its affiliates on January 28, 2005. First Health is a unique national managed care company serving the group health, Workers' compensation and state public program markets.

First Health has three basic business lines built upon provider networks. These are:

1. **First Health Direct:** This business provides network and administrative services to large national employers that are direct customers of Coventry Health Care and administered through First Health Group.
2. **TPA/Carrier Business:** This business provides access to our leased provider networks for Third Party Administrators (TPAs), large national health insurers and self-funded accounts that administer health coverage for their own clients or employees.
3. **Workers' Compensation Business:** This business provides network access, bill review and other management services to Workers Compensation insurance companies.

What services does First Health provide to clients/customers?

First Health offers both regional and national payors one or more of the following services:

- Claims administration services
- Access to a network of preferred hospitals, physicians and other outpatient care providers
- Utilization management: Pre-certification/case management services
- Workers' compensation bill review services
- Pharmacy Benefit management services

Information about First Health's Directly Administered Business

What is *First Health Direct* business and how do I identify members?

These are direct customers of Coventry Health Care and First Health. The client ID cards today say "The First Health Network." This naming convention is similar to that appearing on some of our TPA/Carrier business ID cards (samples below). However, we will be changing this name when new ID cards are issued. We have included a *First Health Direct* client list so you can clearly distinguish between these *Direct* and TPA/Carrier members until new ID cards are issued. You can also check our website at www.firsthealth.com for an updated listing of *First Health Direct* clients. A member carrying a First Health Network ID card and whose employer group is

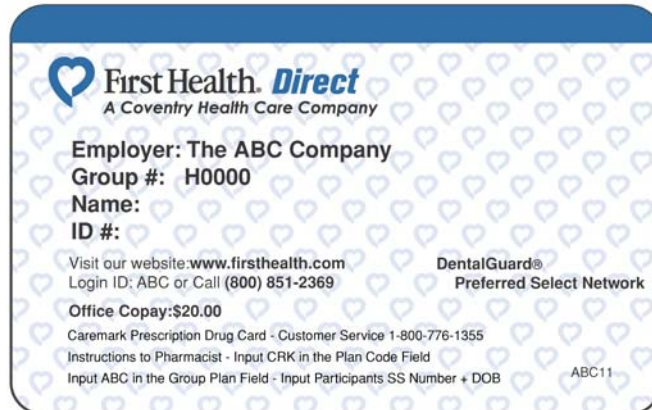
on this list should be registered as a *First Health Direct* Member. This is not “leased” network business as these customers are direct ASO customers of First Health and Coventry Health Care]. The *First Health Direct* clients, like those of the national BlueCard PPO, United, Aetna or Cigna, are multi-sited national groups.

Health care services for these clients are reimbursed at your local Plan rates. If there is any question about the patient being able to receive services please call the number appearing on the member ID card to check their eligibility. Anyone carrying this card whose employer is not on this list should be registered as a TPA/Carrier client. Over the next year we will gradually replace this card. Individuals carrying the new card should be registered as a *First Health Direct* customer.

Current Card:



Future Card:

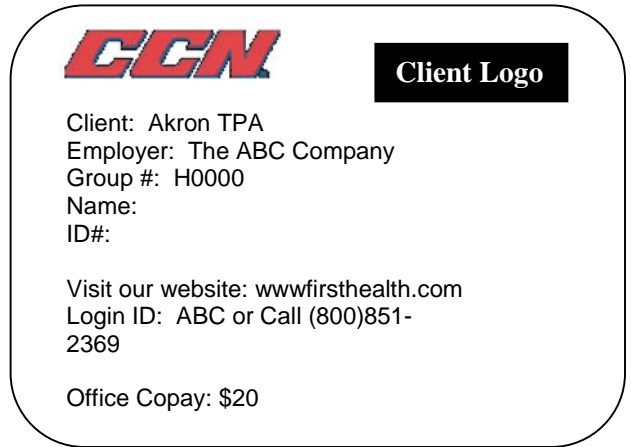
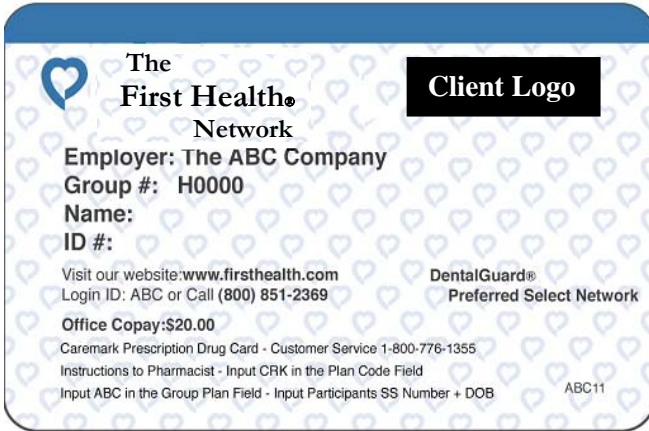


Information About TPA/Carrier Business

How do I know if a member is part of your leased network or TPA/Carrier Business?


Coventry now owns a number of networks that lease their services to a variety of TPAs and Insurance carriers. These networks include First Health, CCN, and SouthCare/Healthcare Preferred. We will integrate these networks into one leased network using your current network rates. These members should be registered as TPA/Carrier and will carry a number of different cards today including:

Current Cards:



Following the integration you will gradually see new cards for the First Health TPA/Carrier and CCN members. SouthCare/Healthcare Preferred ID cards will be reissued only as clients transition from SouthCare/Healthcare Preferred to CCN. Although the actual format of the ID cards will vary widely (each is produced by the payor) they will all clearly identify the First Health, CCN or SouthCare/Healthcare Preferred name and/or logo (samples below). Anyone carrying these cards should be registered as the TPA/Carrier Clients.

Future Cards:



A Coventry Health Care Company

Client: Akron TPA

Employer: The ABC Company
Group #: H0000
Name:
ID#:

Visit our website: www.firsthealth.com
Login ID: ABC or Call (800)851-2369



Client: Akron TPA

Employer Group: Akron School System
Member: Steve Jones

How do I distinguish between *First Health Direct* & TPA/Carrier members?

First Health Direct members can be identified by two methods:

1. They will carry a *First Health Direct* ID card as displayed above in the sample, or
2. They will have a First Health Network ID card with an employer which is listed on the First Health Payor List (for *Direct* clients)

For the TPA/Carrier clients members will also carry a First Health Network ID card until new ID cards are issued. However, their associated employer client name will NOT appear on the *First Health Direct* client listing.

More information about First Health clients can be found on our website: www.firsthealth.com.

The Payor list on this website identifies the clients of the various First Health businesses.

What About First Health Workers' Compensation services?

There will be no change regarding how you currently handle Workers Compensation business. Your current First Health Agreement will continue to be accessed for Workers' compensation services. If you are contracted with CCN for Worker's Compensation that agreement will remain in place as well. Since eligible injured workers do not carry an ID card you should contact the patient's employer directly for specific information. Workers' compensation payors whose clients have access to the First Health Network are also listed on the First Health Payor Information Report and Payor List appearing on our website: www.firsthealth.com.

Who do I contact for eligibility, plan benefits, claims payment and precertification?

For all of our First Health group health clients (*First Health Direct* as well as TPA/Carrier business) you can call the telephone number located on the member ID card for any questions related to eligibility, plan benefits, claims and pre-certification guidelines and approvals. If no card is available, check the First Health Payor Information Report on our website: www.firsthealth.com to verify that the patient's payor is listed and then use the contact information provided on this report..

For our Workers' compensation client members, as part of standard industry practice, patients are typically asked if their injuries are work related. A benefit card is not used for identification in Workers' compensation situations. Contact the patient's employer or check the First Health Payor Information Report for contact information. Payors whose members have access to The First Health Network are also listed on the First Health Payor Information Report and Payor List.

Will your claims payment address change?

In order to minimize customer and member disruption, the claims administration and member services offices will not change as a result of this acquisition and integration. For *First Health Direct* business, you should continue to send your claims to the First Health Claims office, which appears on the back of the ID card, or check the First Health Payor Information Report for payor-specific claims information. For Workers' compensation patients call the patient's employer or check the First Health Payor Information Report. For TPA/Carrier business, you should continue to submit claims to the payor's address as indicated on the ID card.

Who do I call for claims/bill follow-up?

For any questions related to the status of receipt or payment of a claim call the payor-specific billing telephone number listed on the patient's benefit card or the Payor Information Report. For any questions about how the claim was paid according to your contract, please call First Health Provider Services at **1-800-937-6824**.

Can we send First Health/CCN claims electronically?

Yes- Check the patient's benefit card or the Payor Information Report for Electronic Identifiers (required for timely turnaround). For more information on electronic claims submission, contact the First Health EDI Department at: (800) 813-0397.

Where should correspondence/written appeals be sent?

Use the First Health Payor Information Report or the patient's benefit card to determine where claims should be sent. Mail all First Health contract allowable appeals and other correspondence to Provider Services at:

First Health Provider Services
750 Riverpoint Drive
West Sacramento, CA 95605

Include a letter of request for the appeal; a copy of original claim and attachments; a copy of EOB or EOR; and a copy of your operative report if applicable.

What is First Health's E-mail address?

The following address should only be used to obtain provider specific materials or if you are having difficulties with your "access code": healthprofessionals@firsthealth.com. You should refer to your First Health Provider Reference Guide or look us up on the First health web page at: www.firsthealth.com/NETWORKSERVICES/home.jsp.

What is the Payor Information Report?

Participating group health and workers' compensation payors are listed on the First Health Payor Information Report and Payor List. Designated contacts receive a comprehensive report quarterly and monthly updates. Updates are available at our website: www.firsthealth.com, via e-mail at healthprofessionals@firsthealth.com, or your Hospital Relations Specialist.

To access the monthly Payor Information Report and obtain other key information regarding the administration of First Health patients on the web:

- Choose the "Doctors and Hospitals" tab
- Choose "Networks Services Online"
- Under "Quick Links", choose Hospital Payor Report
- Book mark this location for future reference

What is the purpose of the Payor Information Report?

- Contains claims submission address
- Provides telephone numbers for:
 - Eligibility/Benefits/Compensability
 - Billing follow-up
 - Utilization review
 - Pre-certification
- Identifies participating group health and workers' compensation payors