

## Refund Policy – Blue Essentials<sup>SM</sup>, Blue Premier and Blue Advantage HMO<sup>SM</sup>

**Blue Essentials, Blue Premier and Blue Advantage HMO** strive to pay claims accurately the first time; however, when payment errors occur, **Blue Essentials, Blue Premier and Blue Advantage HMO** need your cooperation in correcting the error and recovering any overpayment.

### **When a Physician or Other Health Care Provider Identifies an Overpayment:**

- If you identify a refund due to **Blue Essentials, Blue Premier or Blue Advantage HMO**, please submit your refund to the following address:

Blue Cross and Blue Shield of Texas  
P.O. Box 731431  
Dallas, TX 75373-1431

- [View Provider Refund Form](#)

### **When Blue Essentials, Blue Premier or Blue Advantage HMO Identifies an Overpayment:**

If **Blue Essentials, Blue Premier or Blue Advantage HMO** identifies an overpayment, a refund request letter will be sent to the payee within 180 days following the payee's receipt of the overpayment that explains the reason for the refund and includes a remittance form and a postage-paid return envelope. In the event that **Blue Essentials, Blue Premier or Blue Advantage HMO** does not receive a response to their initial request, a follow-up letter is sent requesting the refund.

- Within 45 days following its receipt of the initial refund request letter (Overpayment Review Deadline), the Physician or Provider may request a claim review of the overpayment determination by **Blue Essentials, Blue Premier or Blue Advantage HMO** by submitting a Claim Review form in accordance with the Claim Review Process referred to below. In determining whether this deadline has been met, **Blue Essentials, Blue Premier and Blue Advantage HMO** will presume that the refund request letter was received on the 5<sup>th</sup> business day following the date of the letter.
- If **Blue Essentials, Blue Premier or Blue Advantage HMO** does not receive payment in full within the Overpayment Review Deadline, we will recover the overpayment by offsetting current claims reimbursement by the amount due **Blue Essentials, Blue Premier or Blue Advantage HMO** (refer to Recoupment Process below) after the later of the expiration of the Overpayment Review Deadline or the completion of the Claim Review Process provided that the Physician or Provider has submitted the Claim Review form within the Overpayment Review Deadline.
- For information concerning the Recoupment Process, please refer to the "Recoupment Process – **Blue Essentials and Blue Advantage HMO**" IN Section - Filing Claims in the [Blue Essentials, Blue Premier and Blue Advantage HMO Physician, Professional Providers, Facility and Ancillary Provider Manual](#) or go back to the same **Recoupments/Refunds** section on the BCBSTX Provider website as this article.

**Note:** *In some unique circumstances a Physician or Provider may request, in writing, that **Blue Essentials, Blue Premier or Blue Advantage HMO** review all claims processed during a specified period; in this instance all underpayments and overpayments will be addressed on a claim-by-claim basis.*

For additional information or if you have questions regarding the **Blue Essentials, Blue Premier and Blue Advantage HMO** Refund Policy, please contact **800-451-0287** to speak with a Customer Advocate. If you want to request a review of the overpayment decision, please view the [Claim Review Process](#) along with the Claim Review Form or review Section F in the [Blue Essentials, Blue Premier and Blue Advantage HMO Physician, Professional Providers, Facility and Ancillary Provider Manual](#). You can also locate the Claim Review Form on the BCBSTX Provider website at [bcbstx.com/provider](http://bcbstx.com/provider). The information is located under the Education & Reference Center tab/Forms section.

## Refund Letters – Identifying Reason for Refund

**Blue Essentials, Blue Premier and Blue Advantage HMO** refund request letters include information about the specific reason for the refund request, as follows:

- The services rendered require *Precertification/Referral*; none was obtained.
- Your claim was processed with an *incorrect copay/coinsurance or deductible*.
- Your claim was received after the timely filing period; *proof of timely filing needed*.
- Your claim was processed with the *incorrect fee schedule/allowed amount*.
- Your claim should be submitted to the *member's IPA or Medical Group*.
- Your claim was processed with the *incorrect anesthesia time/minutes*.
- Your claim was processed with in-network benefits; however, it should have been processed with *out-of-network benefits*.
- Total charges processed exceeded the amount billed.
- Per the Member/Provider this claim was submitted in error.
- *Medicare should be primary* due to ESRD. Please file with Medicare and forward the EOMB to BlueCross and BlueShield.
- The patient has *exceeded the age limit* and is not eligible for services rendered.
- The patient listed on this claim is *not covered under the referenced policy*.
- The dependent was *not a full time student* when services were rendered; benefits are not available.
- The claim was processed with *incorrect membership information*.
- The services were performed by the anesthesiologist; however, they were *paid at the surgeon's benefit level*.
- The services were performed by the assistant surgeon; however, they were *paid at the surgeon's benefit level*.
- The services were performed by the co-surgeon; however, they were *paid at the surgeon's benefit level*.
- The service rendered was considered a *bilateral procedure*; separate procedure not allowed.
- Claims submitted for rental; *DME has exceeded purchase price*.

**Note:** The refund request letter may be sent at a later date when the claim relates to Blue Essentials accounts and transactions that are excluded from the requirements of the Texas Insurance Code and other provisions relating to the prompt payment of claims, including:

- Self-funded ERISA (Employee Retirement Income Security Act)
- Indemnity Plans
- Medicaid, Medicare and Medicare Supplement
- Federal Employees Health Benefit Plan
- Self-funded governmental, school and church health plans
- Texas Health Insurance Pool (THIP)
- Out-of-state Blue Cross and Blue Shield plans (BlueCard)
- Out-of-network (non-participating) providers
- Out-of-state provider claims including Away From Home Care