# Independent Review Process Initial Claim Denial

Request for Reconsideration

A provider has 180 days to request reconsideration to the MCO from one of the following dates: The date on which the MCO transmits remittance advice or other noticie electronically. 60 days from the date the claim was submitted to the MCO if the provider receives no notice from an MCO, either partially or totally, denying the claim; or the date on which the MCO recoups monies remitted for a previous claim payment

The MCO shall acknowledge receipt of reconsideration in writing within 5 calendar days

The MCO shall render a decision within 45 days of receipt

If MCO reverses the reconsideration payment of claims in dispute shall be made no later than 20 days from the date of the MCOs decision

If the MCO upholds the adverse determination, or does not respond to the reconsideration request within the time frames allowed, the provider has 60 days to request an Independent Review

# **Independent Review**

Within 10 business days, LDH will make a decision on whether or not the claim is eligible for IR

Within 14 calendar days of the request for IR, the reviewer shall request all documentation submitted regarding disputed claims within 30 calendar days

The IR shall examine all materials submitted and render a decision on the dispute within 60 calendar days

If the reviewer determines that guidance on a medical issue from the department is required to make a decision, the reviewer shall refer this specific issue to the department for review and concise response to the request within 90 calendar days after receipt

The IR shall examine all materials submitted and render a decision on the dispute within 60 calendar days

## Payment from the MCO to Independent Reviewer:

The fee for conducting an Independent Review shall be paid to the Independent Reviewer by the MCO within 30 calendar days of receipt of a bill for services. If the MCO fails to pay the bill for the Independent Reviewer's services, the reviewer may request payment directly from the department from any funds held by the state that are payable to the MCO

## **Payment from MCO to Provider:**

If the Independent Reviewer renders a decision requiring a MCO to pay any claims or portion of the claims, within 20 calendar days, the MCO shall send the provider payment in full along with 12 percent interest calculated back to the date the claim was originally denied or recouped

### **Payment from Provider to MCO:**

A provider shall, within 10 days of the date of the decision of the Independent Reviewer, reimburse a MCO for the fee associated with conducting an Independent Review when the decision of the MCO is upheld. If the provider fails to submit payment for the Independent Review within 10 days from the date of the decision, the MCO may withhold future payments to the provider in an amount equal to the cost of the Independent Review, and the department may prohibit that provider from future participation in the Independent Review process