

A close-up photograph showing a person's hand holding two white, oval-shaped pills between their thumb and index finger. Below the hand, the top of an orange plastic pill bottle is visible, with several more pills inside. The background is a plain, light-colored surface.

A Provider's Guide

HOW TO AVOID FILING ERRORS

- Know your contractual obligations, including where to file claims, claim filing deadlines, and your fee schedule.
- File claims to the correct address; file claims with carriers in a timely manner.
- File claims using a method that documents when the claim was received by the carrier.
- Keep records of your phone conversations and all written correspondence with each carrier regarding status of a claim.
- Update your accounts receivable as soon as claim payments are received.

ASSISTANCE FOR PROVIDERS

- Be sure to include the following when filing a complaint with the Oklahoma Insurance Department regarding a delay in claim payment:
 1. A copy of the patient's health insurance ID card
 2. A copy of the claim form submitted to the company for each patient and date of service
- Evidence of claim submission in the form of:
 1. Electronic filing
 2. Certified mail receipt, or
 3. Courier delivery confirmation

REGULATORY AUTHORITY continued

hundreds of complaints each month.

state law, rules, or policy provisions.

Individual employers and certain employee organizations may self-fund their employee health benefit plans under the authority of ERISA. State law, including Title 36 section 1219, the Clean Claims Law, does not apply to self-funded plans. The U.S. Department of Labor oversees the self-

funded plans.

If an Oklahoma-licensed TPA processes claims for a self-funded plan, our office will contact the TPA on your behalf, although our authority is limited. We suggest that you encourage your patients to follow the complaints and appeals process outlined in their benefits booklets. (These plans may have deadlines for filing complaints and appeals that the patient must meet.)

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E P A R T M E N T
1.800.522.0071 | www.oid.ok.gov
Twitter: twitter.com/oid411

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OKLAHOMA INSURANCE

- Self-insured/Self-funded employee organization plans
- Workers' compensation (unless presented with a court order)
- Government, school, and church health plans
- Out-of-state insureds
- Medicare/Medicaid
- State Employees (Healthchoice)
- Teachers Retirement System
- TRICARE/Champus
- Bundling and unbundling claims
- Usual and customary charges
- Provider contract disputes

Old may not be able to help you. The Oklahoma Insurance Department has no regulatory authority over complaints regarding:

Surprising

REGULATORY
AUTHORITY

HELPFUL ADDRESSES

ERISA

(self-funded plans through an employer)
U.S. Department of Labor
Dallas Address
Federal Building, Room 707
525 Griffin Street
Dallas, TX 75202
866-444-3272
www.dol.gov/esba

STATE EMPLOYEES

(Health Choice) (State Retirement)
Employees Group Insurance Division of Management
and Enterprise Services (EGIDOMES)
3545 NW 58th, Suite 110
Oklahoma City, OK 73112
(405) 717-8701 or 800-752-9475
www.healthchoiceok.com

**FEDERAL EMPLOYEES
(U.S. POSTAL WORKERS)**

U.S. Office of Personnel Management
Employee Review Retirement
and Insurance Group
P.O. Box 436
Washington, DC 20044
(202) 606-1800

TRICARE/CHAMPUS
PGPA TRICARE SOUTH UNIT

Foundation Health Federal Services, Inc.
P.O. Box 8958
Madison, WI 53708
800-403-3950
www.hnfs.net

OUT OF STATE INSURED

OID regulates insurance transactions within the state of Oklahoma. If you purchased your contract in another state, contact that state's insurance department.

