

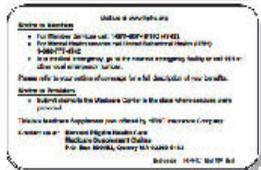
Harvard Pilgrim Medicare Supplement Plan

Available to eligible enrollees in Massachusetts, Maine, and New Hampshire.

Description



The Harvard Pilgrim Medicare Supplement Plan is offered to Medicare eligible individuals in Massachusetts, Maine and New Hampshire. It is a “Medigap” plan, a health insurance policy sold by a private insurance company, to fill the gaps in Original Medicare coverage. Medicare Supplemental Insurance covers many of the costs not covered by Original Medicare, including deductibles, coinsurance, and copayments and some additional benefits (including Massachusetts state-mandated benefits).



Members must be enrolled in Medicare Parts A and B. They are not required to choose a primary care physician and can receive treatment from any Medicare participating provider in the United States. The Medicare Supplement Plan provides medical benefits only. In addition to the medical coverage provided by Harvard Pilgrim’s Medicare Supplement Plan, a member may purchase a Medicare Part D Pharmacy Drug Plan separately through a relationship that Harvard Pilgrim has with Coventry Health Part D Plan. Harvard Pilgrim will assist members to understand their options and the easy steps to enroll in a Medicare Part D prescription drug plan.

Member’s ID cards include the HPHC Insurance Company logo and “Medicare Supplement” as in the sample provided.

Member Cost-Sharing

Varies. Not all Medicare Supplement Plan options cover the deductibles and co-insurance not paid by Medicare. Providers may contact the Provider Service Center at 800-708-4414 or Provider_CallCenter@hphc.org for more information on member cost-sharing.

Notifications/Referrals/Authorizations

Medicare Supplement Plan members are not required to obtain referrals or authorizations for specialty care, or submit notification for emergency or planned elective services.

Provider Reimbursement

Claims Submission

Medicare is primary and providers should submit all Medicare Supplement Plan claims—electronic or paper—directly to Medicare. Medicare will coordinate to automatically cross-walk those claims and submit them electronically to Harvard Pilgrim.

Providers should not submit Medicare Supplement claims directly to Harvard Pilgrim, even for services that Medicare may deny (i.e. Massachusetts state-mandated benefits).

Claims Filing Limit

Claims must be received within 365 days of the date of service, or date of discharge for inpatient services.

Claims Status Inquiry

Providers may access the status of secondary claims by using the same electronic channels used for other Harvard Pilgrim products, EDI-Direct, *HPHConnect*, NEHEN, or NEHENet. Providers may also call the Provider Service Center at 800-708-4414 or Provider_CallCenter@hphc.org to obtain claim status information.

Claims Appeal

- For Medicare covered services, follow the Medicare appeals process and submit appeal to Medicare.
- To file a claim appeal for Harvard Pilgrim covered services (see the Appeals section of this *Provider Manual* for specific appeal filing timeframes), mail provider claim appeal along with the *Harvard Pilgrim Appeal Form* to:

Harvard Pilgrim Health Care
P.O. box 699183
Quincy, MA 02269-9183

Related Policies

- Provider Appeals Overview