Third Party Administrator Guide for Groups Covered by a QBE Group Specified Disease Policy Organ & Tissue Transplant

QBE Transplant team contacts:
For transplant benefits, inquiries and questions, call QBE Policy Administration at: **978-619-1560**

For potential transplants, send Transplant Notice Form & eligibility (e.g., a screen shot):

Email: organtransplant@us.qbe.com (preferred)
Fax: 608-825-0205

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I. Identification and notification of potential transplant

A. Identification

Third Party Administrators (TPA) should **flag their systems** to indicate groups that have the Policy. TPA claims, medical management (internal or external), account management and operations should all be made aware of existing and new groups that purchase the Policy.

Inquiries made about transplant benefits including pre-authorization of evaluation and related transplant services, network providers, by patients, providers and/or plan representatives should be advised that the plan has **transplant coverage through QBE.** The patient or provider making the inquiry should be advised to **not** proceed with evaluation or other transplant services until they speak with QBE.

Medical Plan Administrators and/or their UR/CM should not cite transplant benefits, network providers and/or authorize any transplant services including evaluation. This is QBE's responsibility.

B. Notification

TPA completes the **Transplant Notice Form (separate document)** and obtains **eligibility** documentation (e.g., a screen shot from the TPA system) and either faxes or secure emails both documents to QBE. Please include patient and provider contact information and all other data elements.

II. Role of TPA Medical Management

TPA medical management MAY continue to follow the case according to its UR/CM parameters for disease related services. An example is bone marrow transplant patients who receive remission-inducing chemotherapy between their initial evaluation and subsequent transplant. The Policy covers the initial evaluation but excludes the treatment of underlying/unrelated disease, therefore, the remission-inducing chemotherapy is subject to the plan's benefits and TPA medical management review and authorization. To avoid confusion by patients and providers, TPA medical management should not identify themselves as "transplant case management."

QBE Transplant Nurse Navigators are responsible for the management of covered transplant services. To avoid confusion by patients and providers, communications and information about transplant should be provided only by QBE. If TPA medical management needs status information, they should communicate with the QBE OT Claims Coordinator for updates.

III. Role of QBE Transplant Nurse Navigator (TNN)

The TNN is the point person for the patient and provider starting with the first outreach contact after Notification through the transplant benefit period.

A. The following outlines the duties carried out by the TNN:

1. Reaches out to patient and provider, rapport building, authorization requirements, available in-network transplant centers and the need for sign off for release of medical records
2. Initiates sending patient welcome packet, including instructions to return release of medical records form
3. Collects medical records from referring and/or attending physician(s)
4. Submits medical records for medical review for approval of evaluation
5. Sends evaluation determination letter to patient and provider along with verbal communication
6. Follows patient during evaluation including status updates from provider
7. Once evaluation is completed, collects medical records from the transplant program
8. Submits evaluation medical records for medical review for approval of transplantation
9. Sends transplant determination letter to patient and provider along with verbal communication
10. Conducts monthly follow-ups and/or as needed with patient and/or transplant program during the waiting period
11. Performs concurrent review once admitted for transplant
12. Assesses needs as part of discharge planning, including making referral to Amber Pharmacy for post-transplant drugs delivery to hospital. Amber Pharmacy provides covered post-transplant drugs throughout the post-transplant benefit period
13. Maintains contact with patient and provider after discharge, approves covered post-transplant services, complications, etc. as need dictates, but at least monthly.

IV. Transplant network

QBE accesses multiple national transplant networks to provides access to select qualified transplant centers. Access is only through QBE once an evaluation has been approved.

V. Claims

A. Eligibility

Eligibility under the medical plan at the time of service is required for coverage under the Policy. QBE will make eligibility checks throughout the transplant benefit period as needed as part of the claims process.

The TPA should notify QBE whenever there is a change in eligibility, COBRA election cases and similar events impacting eligibility.

B. Covered transplant services versus non-covered services

1. Claims are reviewed to determine if they are covered transplant services, not excluded, pre-authorized as required, in or out-of-network, as well as any other applicable Policy terms and conditions
2. Claims associated with covered transplant services will be paid according to the transplant network's provider pricing
3. Claims associated with non-covered services are handled as follows:
    a. BUCA ASOs: non-covered claims are returned to the provider with an EOB explaining that they not covered by the Policy, advising to bill to the BUCA ASO.
    b. TPAs: non-covered claims are forwarded to the TPA with the EOB advising to pay provider according to the re-priced network rate, subject to medical plan benefits.