

# PROVIDER *Notes*

## Navigators Offer Special Assistance



In October 2007, Windsor launched its Navigator Program—a new resource that provides support and assistance to members having difficulty managing issues of daily living.

According to Melanie Lamb, Navigator Program Manager, “The response to this program has been so positive. We’ve already helped nearly 100 people who needed assistance with medications, transportation, dental care, and community assistance.”

Some of the cases Windsor’s Navigator team has encountered include:

- When a member called needing a heater for her home, the Navigators connected her to a local agency that helps seniors with heating and air conditioning needs.
- Another member wanted help getting a hearing aid.

Windsor’s Navigators not only made the appropriate referral to a local organization, but helped her get a free telephone equipped with an amplifier.

- When a member called needing a ramp for wheelchair access to her home, Windsor made the connection with a local civic group that purchases lumber and builds ramps for the disabled.
- A member who needed additional financial help to pay for cancer medications. Windsor was able to connect her to four different agencies that offered co-pay assistance with these types of drugs.

These are just a few examples of the support and special caring available to members of *Windsor Medicare Extra* through the dedicated Navigator team.

If you’d like to refer a Windsor member to the Navigator program, call **1-800-316-CARE (2273)**.

## LETTER FROM THE **PRESIDENT**

As we complete our second year of operations and head into our third Medicare enrollment season, it is still mind boggling to see that in just two years we have grown to more than 20,000 providers and offer service in 96 counties in five states. Here is just a sampling of our other accomplishments as we head into 2008:

- Named 2006 and 2008 Senior Choice Gold Award winner by *Medicare NewsWatch.com* and *HealthMetrix Research* for offering the most cost-effective Medicare Advantage health plan for members.
- Many plan member premiums will decrease while member benefits will increase for 2008!
- Many members will gain extra benefits, including dental services, hearing aids, and vision and eyewear, plus a medical alert system in 2008.
- These benefits are in addition to the popular OTC benefit for nonprescription drugs and health aids, home delivered meals, and transportation services launched in 2007.
- Believing that “one size does not fit all,” we have increased our plan selection from four to 11 plans for 2008 so we have a plan for everyone.
- We have new Special Needs plans for COPD, CHF, diabetes, and mental illness, along with our Comprehensive plan for dual eligible beneficiaries.

One of the most exciting programs I would like to share with you is regarding our new Navigator Program. This program allows us to “navigate” our internal system as well as external systems in the communities we serve to insure that our members’ needs are met. (See article on page 1.)

We recently received a call from one of your colleagues, an oncologist in Memphis, Tenn., who commented that “I’ve never seen a health plan take care of its members like Windsor did for my patient.” The joy of my job is hearing stories like this every day, and we appreciate the partnership of our providers in this process. I look forward to a great 2008.

Michael Bailey



President & CEO

## Windsor Supports ADA Walk

**A**s one of the sponsors of the annual American Diabetes Association (ADA) *Step Out to Fight Diabetes* Walk, Windsor employees, family, and friends recently joined hundreds of others to raise money to fight diabetes. In addition to lots of fun and camaraderie, Windsor participants exceeded their goal by 32 percent.

“We had a tremendous turnout, and the weather could not have been better,” says Michael Bailey, President and CEO of Windsor Health Plan, Inc. “We

were thrilled to partner with the American Diabetes Association and Dr. Steven Gabbe, Dean of the Vanderbilt University School of Medicine, to make this event bigger and better. We’re excited to be contributing not only to finding a cure for diabetes, but to supporting the overall health of our community at the second annual Health & Fitness Festival.”

Other corporate sponsors included Vanderbilt Diabetes Center, NewsChannel 5 (CBS), and Kroger grocery stores.



Windsor employees gather in front of the *Windsor Medicare Extra Mobile Response Unit* before the American Diabetes Association *Step Out to Fight Diabetes* Walk in October 2007.

# Claims Appeal Instructions

If you appeal a claim, these timelines will be important:

**Action: Filing deadline**

**Timeline:** Within 90 days from date of service

**Action: Appeal time frame**

**Timeline:** 180 days from date of original Remittance Advice

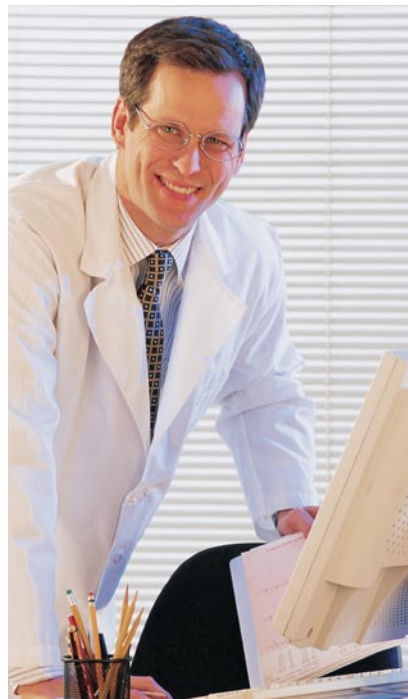
**Action: Corrected claims**

**Timeline:** 60 days to submit corrected claim from date of original Remittance Advice

Include the following information in all claims appeals:

- Cover letter with specific request or completed Provider Appeal/Reconsideration form and any necessary supporting documentation
- Claim form
- Windsor denial Remittance Advice
- Proof of eligibility verification or explanation of why eligibility verification was not obtained

You may obtain a copy of the Provider Appeal/Reconsideration form at [www.WindsorExtra.com](http://www.WindsorExtra.com). Mail to the Claims Appeals Department's attention at:  
7100 Commerce Way, Suite 285  
Brentwood, TN 37027



## RECONSIDERATION OF A CLAIM

If a claim is denied, a provider may contact the Health Services Department to request that a claim be reconsidered. The following must be included in all reconsideration requests:

- Cover letter with specific request or completed Provider Appeal/Reconsideration form and explanation of extenuating circumstances
- Supporting documentation (medical record, etc.)
- Claim form
- Windsor Denial Remittance Advice (if applicable)
- Proof of eligibility verification or explanation of why eligibility verification was not obtained

## LINE ITEM BILLING REQUIREMENT FOR ESRD CLAIMS

CR 5039 instructs that line item billing is required for all end stage renal disease (ESRD) claims with dates of service on or after April 1, 2007. Renal dialysis facilities are then required to bill all services with line item date of service detail, except supplies and epoetin alfa (EPO).

Benefits of line item billing include:

- More accurate and timely claim payments to providers
- Less staff time needed to research dates of services performed by other providers
- Clinical data will no longer need to be rolled up to accommodate the claims processing systems and therefore, will more closely match the claim record
- More detailed claim data could be used to assist CMS in future refinements to improve the accuracy and equity of ESRD payments
- HIPAA compliance for submitting the appropriate line item date of service for both CMS and its providers is ensured

If you have questions about ESRD billing and claims, please contact Windsor's Provider Services Department.

## WINDSOR MEDICARE EXTRA PROVIDER REPRESENTATIVES

- **East Tennessee**  
Kindra Akers: 865-617-1801
- **Middle Tennessee/Alabama**  
Robin Bigham: 615-782-7844  
Michele Jackson: 615-782-7882  
Patti Muccillo: 615-782-7883
- **West Tennessee/Northeast Arkansas/  
North Mississippi**  
Tabitha Liddell: 901-725-8809  
Tarsha Riley: 901-725-8836  
Margaret Snyder: 731-267-7447  
Stephanie Tate: 901-725-8810  
Natasha Williams: 901-725-8813
- **Central Arkansas**  
Chepeka McKinney: 501-221-5211
- **Central Mississippi**  
Myriame Davis: 601-321-5625
- **South Carolina**  
Tonya Ruff: 864-316-5124

To view any changes we have made to our formularies, please visit <http://WindsorExtra.com/provider/coverage.html>.

# Windsor Welcomes St. Mary's

St. Mary's Health System is one of the newest hospital systems to join Windsor's growing net-work. Based in Knoxville, Tenn., St. Mary's operates four acute-care hospitals in Knox, Jefferson, and Campbell counties with centers of excellence in Women's Services, Heart Services, Cancer Services, Orthopedics, Imaging, and Neurosciences.

Founded by the Sisters of Mercy more than 75 years ago, the mission of St. Mary's is to continue the healing ministry of Jesus by improving the health of the community with a special emphasis on those who are poor and underserved. The health system's core values include compassion, excellence, human dignity, justice, the sacredness of life, and service.

St. Mary's Health System operating units include St. Mary's Ambulatory Surgery Center; St. Mary's North Women's, Cancer, and Imaging Centers; St. Mary's

Residential Hospice; St. Mary's Health and Fitness Center; St. Mary's HomeCare Services; St. Mary's HomeCare Equipment Company; St. Mary's Holston Health and Rehabilitation Center; St. Mary's East Towne Physical Therapy and Cardiac Rehab Center; St. Mary's Health and Rehab Center, Campbell County; St. Mary's Pain Management Center at Northshore; St. Mary's Jefferson Memorial Physical Therapy, Rehab, and Sleep Centers; St. Mary's Rehab Center, Union County; St. Mary's Foundation; and St. Mary's Villa and Riverview I & II (low-income senior HUD housing).

More than 1,000 of the region's most qualified physicians are on the medical staffs at St. Mary's Health System facilities. The excellent medical staff is complemented by 3,500 associates who work daily to provide East Tennessee residents with the highest quality patient care.

  
WINDSOR  
MedicareExtra

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Brentwood, TN 37027

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