

# Third Party Liability (TPL) Avoidance for Claims

Optum Alaska



BH3143\_122020

# Medicare Third Party Liability Avoidance

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- Medicare Remittance Advices are generally not required to process and pay Medicaid claims for Alaska Behavioral Health (BH) and Substance Use Disorder (SUD) Services.
  - Most BH and SUD rendering providers are not eligible to bill Medicare
  - Many BH and SUD procedure codes are not covered by Medicare
  
- **Exception**: for providers who are eligible to bill Medicare for certain Medicare covered services, such as *Independent Psychologists* and *Independent Licensed Clinical Social Workers*, billing Medicare **is required**.

# Non Covered Medicare Services

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- Non covered Medicare services do not require Medicare billing
  - Such as, HCPCS codes that begin with H, T, and S
  - For example
    - H0001 – Alcohol and/or Drug Assessment
    - T1016 – Case Management, and
    - S9484 – Short-Term Crisis Intervention Services

# Medicare Covered Services with Non Covered Rendering Providers

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- Medicare covered services with non covered rendering providers do not require Medicare billing
- Such as, psychotherapy services that are provided by unlicensed master's level clinicians or Medicare non covered licensed providers
- For example, 90832 – Individual Psychotherapy provided by a Licensed Professional Counselor is not covered by Medicare

# Private Insurance Third Party Liability Avoidance

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- When Alaska Medicaid recipients have private insurance coverage, an explanation of benefits (EOB) is required to process and pay the Medicaid secondary claims:
- Only one EOB is required per calendar year that reflects denial/non-coverage for each service provided to the Alaska Medicaid recipient.

# Private Insurance Third Party Liability Avoidance – Continued

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- If there is a blanket denial of coverage, (e.g., a member handbook that reflects non-coverage for BH and/or SUD services, a statement from the insurance company that details non-coverage, etc.), this will qualify as an EOB denial and can be utilized for all of the recipient's applicable services for the remaining calendar year.

To submit a claim attachment, send a copy of the claim with the attachment. The mailing address for claims with attachments is:

Optum Alaska  
PO Box 30760  
Salt Lake City, UT 84130-0760

- A new EOB dated with the current year will be required at the beginning of each subsequent calendar year to continue to apply the TPLA for a recipient's private insurance.

# Updates and Questions

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- ❖ There are currently claims adjustment projects that are underway for previously denied claims that are not covered by Medicare.
- ❖ Providers do not need to rebill or submit adjustment requests.
- ❖ Optum is reprocessing the claims for providers.
- ❖ If there are providers who have started receiving denials or requests for private insurance EOBs, please submit the EOB with the claims if you have not done so already.
- ❖ If providers have questions, please reach out to the Alaska Provider Relations Team at Optum Alaska:  
[akmedicaid@optum.com](mailto:akmedicaid@optum.com)

# Questions?