***Coding Insurance Information in EIM-ESM***

***Introduction***

In EIM-ESM, insurance information is required before a client can be enrolled in most Activities. This information is vital to understanding the client population served by DPH and documenting the impact of insurance accessibility on their health care. Insurance information is also necessary for the adjudication of claims. The two required fields in EIM-ESM that are key to meeting these goals are *Insurance Type* and *Insurance Name.*

This job aid provides the information necessary to correctly enter these fields in EIM-ESM*.* In addition, users should review the Insurance Job Aid on the EIM-ESM website for more detail on when to enter and/or close a client’s insurance record. Incorrectly managing a client’s active insurance information can also affect claim adjudication. [*https://www.mass.gov/files/documents/2016/07/td/training-insurance-job-aid.doc*](https://www.mass.gov/files/documents/2016/07/td/training-insurance-job-aid.doc).

**Insurance Type**.

* The data entered in this field will determine whether your claims will be rejected or accepted for payment by the Department of Public Health.

* There are many HIPAA compliant Insurance Types listed in EIM-ESM. Only a select few are to be used when entering data in EIM-ESM for DPH/BSAS clients. The appropriate choices are listed in Table 1.

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| **Table 1: Insurance Types**  |  |
| **Insurance Type** |  |
| **Uninsured** | Client has neither public or private insurance |
| **MC** | MassHealth / MCO/ACO/ PCC/MBHP  |
| **MP** | Medicare –Over 65-some disabled  |
| **VA** | Veterans Administration  |
| **HM\*** | Private HMO – through employment or client pay |
| **CI** | Private Insurance – through employment or client pay with no subsidy |
| **OT** | Other - Includes State subsidy – ConnectCare / Health Safety Net  |

\*HM or CI can be used to code commercial HMO plans

**Insurance Name.**

* This field can also impact the adjudication of claims,and is critical in the management of the MassHealth Waiver for residential services.

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| **See *Table 2-4* for the correct coding of MassHealth plans and *Table 5* for coding commercial insurance in EIM-ESM.** |

***MassHealth Insurance***

MassHealth has several plans for Massachusetts residents that have varying eligibility requirements. For all of the MassHealth plans, the Insurance Type is **MC**.

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| **Table 2: MassHealth Plans** |
| **Insurance Type** | **Insurance Name** |
| MC | MassHealth Standard |
| MC | MassHealth CommonHealth |
| MC | MassHealth CarePlus |
| MC | MassHealth Family Assistance |
| MC | MassHealth Limited |
| MC | MassHealth Senior Buy-in |
| MC | MassHealth Children's Medical Security Plan |
| MC | MassHealth Healthy Start |
| MC | MassHealth - Buy-in |

**MassHealth Managed Care Plans**

 In addition, MassHealth enrolls eligible members in managed care plans. There are three managed care options offered by MassHealth.

* **MCO**: *Managed Care Organization*. Insurance providers who offer managed care plans for MassHealth members.
* **ACO**: *Accountable Care Organization*. The ACO health plans are groups of doctors, hospitals and other health care providers who come together to give coordinated, high-quality care to MassHealth members. This way, MassHealth members get the right care at the right time.  MassHealth has worked with the ACOs to make sure they provide high-quality care.
* **PCC:** Primary Care Clinician plan. Primary care physician coordinates care within MassHealth network of health care providers.

If a client is enrolled in an **ACO, PCC** or **MCO** plan, that plan must be entered in the *Insurance Name* field and the *Insurance Type* must be entered as **MC.**

| **Table 3: MassHealth Managed Care Plans** |  |  |
| --- | --- | --- |
| **Insurance Type** | **Insurance Name** | **Managed Care Type** | **Behavioral HealthManagement Vendor** |
| MC | Health New England Be Healthy Partnership  | ACO | Massachusetts Behavioral Health Partnership |
| MC | Berkshire Fallon Health Collaborative  | ACO | Beacon Health Options  |
| MC | BMC HealthNet Plan Community Alliance  | ACO | Beacon Health Strategies  |
| MC | BMC HealthNet Plan Mercy Alliance  | ACO | Beacon Health Strategies |
| MC | BMC HealthNet Plan Signature Alliance  | ACO | Beacon Health Strategies |
| MC | BMC HealthNet Plan Southcoast Alliance  | ACO | Beacon Health Strategies |
| MC | Fallon 365 Care  | ACO | Beacon Health Options  |
| MC | NHP Merrimack Valley ACO My Care Family  | ACO | Beacon Health Options |
| MC | Tufts Health Together with Atrius Health  | ACO | N/A |
| MC | Tufts Health Together with BIDCO  | ACO | N/A |
| MC | Tufts Health Together with Boston Children’s ACO  | ACO | N/A |
| MC | Tufts Health Together with CHA  | ACO | N/A |
| MC |  Fallon Wellforce Care Plan  | ACO | Beacon Health Options  |
| MC | Steward Health Choice | Primary Care ACO | Massachusetts Behavioral Health Partnership |
| MC | Partners Healthcare Choice | Primary Care ACO | Massachusetts Behavioral Health Partnership |
| MC | Community Care Cooperative (C3) | Primary Care ACO | Massachusetts Behavioral Health Partnership |
| MC | BMC Healthnet Plan | MCO | Beacon Health Options  |
| MC | Tufts Health Together | MCO  | N/A |
| MC | Primary Care Clinician Plan | PCC | Massachusetts Behavioral Health Partnership |
| MC | CCA One CareCommonwealth Care Alliance | One Care – combined Medicare/Medicaid managed care plan  | N/A |
| MC | Tufts Unify | One Care –combined Medicare/Medicaid managed care plan  | N/A |

**MassHealth Behavioral Managed Care Vendors**

Mental health and substance use disorders are managed by behavioral health vendors for all the MassHealth members enrolled in the Primary Care Clinician (PCC) and are associated with certain Accountable Care Partnership Plans, as listed above. If the client’s behavioral health care is being managed through a Behavioral Health Managed Care Vendor, the behavioral health vendor will be listed under *Insurance Name* and the *Insurance Type* with be MC.

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| **Table 4: Behavioral Health Plans** |
| **Insurance Type** | **Insurance Name** |
| MC | Massachusetts Behavioral Health Partnership |
| MC | Beacon Health Options |
| MC | Beacon Health Strategies |

**MassHealth EVS**

The MassHealth member’s eligibility and enrollment information is available in the EVS application. In the sample EVS screen below, the client is enrolled in MassHealth Standard and in the ACO, *Berkshire Fallon Health Collaborative.* The EIM-ESM Insurance record for this client should be:

|  |  |  |  |
| --- | --- | --- | --- |
| *Insurance Type:* | MC | *Insurance Name:* | Berkshire Fallon Health Collaborative |



The following table lists the non-MassHealth insurance plans available in EIM-ESM.

| **Table 5: Commercial Insurance** |  |
| --- | --- |
| **Insurance Type** | **Code Value** | **Comments** |
| CI | AARP | Medicare Supp |
| CI | Aetna\_US\_Healthcare |  |
| CI | Amalgamated |  |
| CI | American\_Medical\_Security |  |
| CI | American\_National |  |
| CI | Anthem |  |
| CI | APWU |  |
| CI | Bankers\_Life |  |
| CI | Blue\_Care\_65 | Medicare Sup |
| CI | Blue\_Cross\_Blue\_Shield\_Dental |  |
| CI- | Blue\_Cross\_Blue\_Shield\_Medex | Medicare Sup |
| CI | Blue\_Cross\_Blue\_Shield\_of\_MA |  |
| CI | Blue\_Cross\_Blue\_Shield\_Other |  |
| CI | Boston Medical Center HealthNet Plan |  |
| VA | Champus\_Tricare | Veterans |
| CI | Chesterfield\_Resource | Salvation Army  |
| CI | Cigna\_Health |  |
| CI | Cigna\_Health |  |
| OT | ConnectCare-Boston Medical Center HealthNet Plan |  |
| OT | ConnectCare-CeltiCare |  |
| OT | ConnectCare-Fallon Community Health Plan |  |
| OT | ConnectCare-Health New England |  |
| OT | ConnectCare-Minuteman Health |  |
| OT | ConnectCare-Neighborhood Health Plan |  |
| OT | ConnectCare-Network Health |  |
| CI | Connecticut\_General |  |
| CI | Conseco |  |
| CI | Consolidate\_Health |  |
| CI | Coresource |  |
| CI | Delta\_Dental |  |
| CI | DUA\_Medical\_Security\_Program |  |
| CI | Fallon\_Community\_Health\_Plan |  |
| CI | Fallon\_Senior\_Plan | Medicare Sup |
| CI | Fed\_Mutual |  |
| Ci | First\_Health |  |
| CI | Fortis |  |
| CI | General\_American |  |
| CI | Guardian |  |
| CI | Hartford |  |
| CI | Harvard\_Pilgrim |  |
| CI | Harvard Vanguard |  |
| CI | Harvard\_Pilgrim\_First\_Senority | CMedicare Sup |
| CI | Health\_NE |  |
| CI | Health\_Plans\_Inc |  |
| CI | Health\_Source |  |
| CI | Humana |  |
| CI | John\_Alden |  |
| CI | John\_Hancock |  |
| CI | Kaiser |  |
| CI | London\_Health |  |
| CI | Mass\_Fisherman\_Partnership\_ins |  |
| CI | Mass\_Laborers\_Health\_and\_Welfare |  |
| CI | Mass\_Mutual |  |
| MB | Medicare |  |
| CI | Mega\_Life\_and\_Health |  |
| CI | Mutual\_of\_Omaha |  |
| CI | MVP\_Select |  |
| CI | National\_Assoc\_of\_Letters\_Carriers |  |
| CI | Neighborhood\_Health\_Plan |  |
| CI | Network Health |  |
| CI | New\_England |  |
| CI | North\_American\_Preferred |  |
| OT | Not Collected |  |
| CI | One\_Health\_Plan |  |
| OT | Other |  |
| CI | Pioneer\_Life |  |
| CI | Principal |  |
| CI | Provident |  |
| CI | Prudential |  |
| CI | Star\_Admin |  |
| CI | Starbridge |  |
| CI | State\_Mutual |  |
| CI | Student\_Health\_Insurance |  |
| CI | Teamsters |  |
| VA | Tricare | Veterans  |
| CI | Trustmark |  |
| CI | Tufts\_Aff\_Health\_Plan |  |
| CI | Tufts\_Secure\_Horizons | CI-Medicare Sup |
| CI | UFCW |  |
| CI | Unicare |  |
| CI | United\_Health\_NE |  |
| CI | University\_Health\_Plan |  |
| CI | Wausau |  |
| CI | [Harvard Vanguard](https://www.atriushealth.org/) |  |