

**FREE to
CMA members!**

Enforce Your Rights for Prompt Payment

Payor ABUSE MATTERS - REACT NOW

AN ACTION GUIDE FOR PHYSICIANS TO HELP ENFORCE
CMA-SPONSORED UNFAIR PAYMENT PRACTICES
LEGISLATION A.B. 1455, (Ch. 827, Stats. 2000)

Payor ABUSE MATTERS—REACT NOW CD-ROM is designed to help the physician office understand what unfair payment practices are expressly prohibited, detect whether any violations occurred, and report violations where appropriate. The twenty core elements of this *ABUSE MATTERS—REACT NOW* Guide incorporate those specific practices, policies or procedures designated by the DMHC that constitute a basis for a finding that the payor has engaged in an "unfair payment pattern." The unfair payment practices are:

Attempts to rescind or modify an authorization for health care services;
Bills that have not been timely paid, contested or denied;
Underpayment or nonpayment of claims;
Submission requirements in a physician contract for medical records that are not reasonably relevant;
Explanations that fail to set forth the specific reasons for denying, or contesting a claim;

Misdirected claims that are not properly forwarded;
Acknowledgement failures concerning the receipt of physician disputes;
Time periods for physician dispute filing deadlines that are inconsistent with the law;
Time periods for resolution and written determinations concerning a physician's dispute not met;
Emergency services claims that resulted in unreasonable requests for submission of medical records that are not;
Required schedule of fees and other information not provided to contracting physicians;
Schedules of fees and other disclosures modified without proper notification to contracting providers;

Required provisions in a plan's contract with the plan's claims processing organization;
Establish (failing to) that requests for medical records are reasonably relevant;
Accepting (failing to) late claims under appropriate circumstances;
Claims filing deadlines that are inconsistent with the law;
Time periods to acknowledge receipt of claims not met;

Notices of provider dispute resolution mechanism not provided;
Overpayments demanded too late and not requested to be reimbursed properly;
Waivers required from physicians of certain Knox-Keene protections.



Developed by the California Medical Association
January 2004

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