



BENEFITS OF OPERATING RULES

For Hospitals, Clinics and Health Systems

What is CAQH CORE?

CAQH CORE is an industry-wide stakeholder collaboration committed to the development and adoption of national operating rules for administrative transactions to benefit the public good. CAQH CORE is governed by a multi-stakeholder, executive-level board to address the interests of more than 140 participating organizations representing healthcare providers, health plans, government agencies and the organizations setting the standards for healthcare data exchange.

What are the CAQH CORE Operating Rules?

Operating rules are used across a multitude of industries to ensure a high volume of transactions can occur smoothly and reliably, such as in automated banking transactions and airline ticket bookings. Following the passage of the Patient Protection and Affordable Care Act, the U.S. Department of Health and Human Services designated CAQH CORE to establish a set of operating rules for administrative healthcare transactions.

The federally-recognized CAQH CORE Operating Rules are key to a more efficient healthcare system. By specifying the business actions that both public and private health plans and vendors must follow, the rules help all parties, like healthcare providers, to share large quantities of administrative data quickly, cost effectively and accurately.

What is CAQH CORE Certification?

CAQH CORE created the industry certification gold standard and voluntary method for testing that allows health plans, provider, vendors and clearinghouses to demonstrate that they are meeting the Operating Rules. CORE-certified health plans cover about 75% of privately-insured Americans and 44% of publicly insured. Given the high adoption rate among health plans, providers should be benefiting from the CAQH CORE Operating Rules.

How can the Operating Rules benefit hospitals, clinics and health systems?

Your time is valuable. Because health plans must follow these mandated operating rules, providers like yourselves are able to **save time and money and evolve your work flows** by:

- **Accelerating reimbursement** through receiving claim denial codes in standardized and categorized CORE Code Combinations which expedites denial follow up and cash turnaround by all payers.
- **Saving \$2-\$9 per transaction** by switching from manual to electronic administrative transactions for eligibility, claim status queries, claim payments and remittance advice.
- **Decreasing denied claims by 10-12%** by verifying patient eligibility automatically before or during patient visits for entire payer mix.
- **Expediting payment and remittance reconciliation** through receipt of electronic payments and remittances with critical trace numbers required for association.
- **Making uniform the flow and format of billing requirements from all health plans.**

For more information about the above examples, please email core@caqh.org.

Are you getting the benefits of the CAQH CORE Operating Rules?

CAQH CORE created the following simple checklist to help providers determine if they are getting all of the benefits that the operating rules offer from all of their health plans.

CHECKLIST FOR HOSPITALS, CLINICS AND HEALTH SYSTEMS

Are You Getting the Benefits of the CAQH CORE Operating Rules from your Health Plans?

Share with IT, finance, revenue cycle staff, business office operations and/or patient accounting to review.

ELIGIBILITY & CLAIMS STATUS

DATA CONTENT

Are your health plans sending you patient financials (i.e., co-pay, co-insurance, base and remaining deductibles) when you make eligibility inquiries?

Are your health plans sending year-to-date remaining deductibles, in/out of network variances and explicit financials on requested service types?

RESPONSE TIME

Can you get real-time access to eligibility information and receive a response in 20 seconds or less?

Can you send claim status queries in real time and receive a response in 20 seconds or less from your plans?

ACKNOWLEDGEMENTS

Are you receiving acknowledgements from your health plans about your eligibility requests?

Are you receiving acknowledgements from your health plans about your claim status requests?

Check where applicable according to health plan										If not "yes from all," please explain:
Private			Public Fee-for-Service			Managed Medicare/Medicaid				
Yes from all	Yes from some	No	Yes from all	Yes from some	No	Yes from all	Yes from some	No		
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EFT & ERA TRANSACTIONS

Are you receiving acknowledgements from your plans for your electronic remittance advice (ERA) requests?

Are you given access to uniform-looking electronic funds transfer (EFT) and ERA enrollment forms with the capability to enroll online from your health plans?

Are you receiving trace numbers with claim payments so that you can re-associate payment with service (i.e., the payment trace number and a trace number on the associated ERA)?

Are you receiving EFTs within three business days of the associated ERA?

Are you receiving uniform ERA codes that describe denials (CARCs, RARCs and CAGCs)?

ALL TRANSACTIONS

COMPANION GUIDE

Are the companion guides for Electronic Data Interchange (EDI) in the same uniform flow and format?

SYSTEM AVAILABILITY

Are you notified when IT systems are down for routine maintenance, upgrades, or crashes from your plans?

Check where applicable according to health plan									If not "yes from all," please explain:
Private			Public Fee-for-Service			Managed Medicare/Medicaid			
Yes from all	Yes from some	No	Yes from all	Yes from some	No	Yes from all	Yes from some	No	
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If you did not answer "yes from all" health plans (public, private, or managed care) to any of the above questions, there are opportunities for you to take advantage of the benefits of the CAQH CORE Operating Rules. Please contact core@caqh.org for more information.

Interested in joining CAQH CORE? CAQH CORE is an industry-wide stakeholder collaboration of more than 140 participating healthcare organizations. Active members have a voice in the development of the operating rules, and contribute to important solutions that address complexities found in the healthcare system today. If your organization is interested in joining CAQH CORE, there are multiple levels of engagement for your organization to get involved. Learn more about joining CAQH CORE at www.caqhcore.org.

