

ASO Medical and Dental Services Provided by ODS Health Plans

Below is partial list of Medical and Dental Services ODS Health Plans offers. We think you'll see with ODS Health Plans you get more than claims processing. We encourage you to compare this list with what other companies are able to offer you.

SERVICES	ODS	Other Carrier
CLAIMS PROCESSING		
<ul style="list-style-type: none"> Automated on-line claims processing system ensures timely, accurate and consistent processing of claims 	X	
<ul style="list-style-type: none"> Coordination of Benefits processing as well as constant coordination of benefits information updates 	X	
<ul style="list-style-type: none"> Subrogation 	X	
<ul style="list-style-type: none"> Third party liability investigation 	X	
<ul style="list-style-type: none"> Screening for duplicate claims 	X	
<ul style="list-style-type: none"> Screening for professionals not licensed by state 	X	
<ul style="list-style-type: none"> "Hold harmless" administration for in network professionals 		
<ul style="list-style-type: none"> Capability of administering mandated benefits unique to the State of Oregon 	X	
FULL CUSTOMER SERVICE	X	
<ul style="list-style-type: none"> Customer service department is accessible both by phone and walk-in; toll-free WATS lines are available 	X	
<ul style="list-style-type: none"> Customer service representatives able to provide status on all processed claims including service date, date processed, date check issued, to whom check was issued, etc. 	X	
<ul style="list-style-type: none"> On-line tracking system provides detailed analysis of all employee, dependent, professional, or employer inquiries due to claims status, eligibility, benefit status as well as other categories 	X	
<ul style="list-style-type: none"> Over 90 percent of all calls to customer service are handled and completed during the initial call 	X	
<ul style="list-style-type: none"> A detailed explanation of benefits is provided to the subscriber and to the professional for processed claims 	X	
MAINTENANCE OF ELIGIBILITY		
<ul style="list-style-type: none"> Monthly eligibility statements that automatically list all employees covered 	X	
<ul style="list-style-type: none"> Customer service department for eligibility inquiries 	X	
<ul style="list-style-type: none"> Issuance of identification cards 	X	

SERVICES	ODS	Other Carrier
<ul style="list-style-type: none"> Processing of all enrollment data 	X	
<ul style="list-style-type: none"> Maintenance of full eligibility of dependents allowing for verification of student status and identification of ineligible dependents 	X	
<ul style="list-style-type: none"> Monthly billing of groups 	X	
UTILIZATION MANAGEMENT		
<ul style="list-style-type: none"> Full staff of registered nurses and physicians to review claims when necessary 	X	
<ul style="list-style-type: none"> Case Management to assist in cost management of potential high payout cases 	X	
<ul style="list-style-type: none"> Ongoing medical policy assessment 	X	
<ul style="list-style-type: none"> Medical necessity investigation 	X	
<ul style="list-style-type: none"> Physician consultation regarding medical care 	X	
<ul style="list-style-type: none"> Audits of hospital claims over <u>\$15,000</u>; automated selection of claims for focused audit 	X	
<ul style="list-style-type: none"> Treatment plans for all psychiatric and substance abuse claims with in network professionals 	X	
<ul style="list-style-type: none"> Fraud and/or abuse investigations (professional and subscriber) 	X	
<ul style="list-style-type: none"> Pre-authorization of any treatment or procedure at the request of professional or subscriber to determine medical necessity versus cosmetic or experimental/investigational status 	X	
<ul style="list-style-type: none"> Monitoring of utilization patterns 	X	
LITERATURE		
<ul style="list-style-type: none"> Contracts with groups and agents 	X	
<ul style="list-style-type: none"> Creation of all benefit booklets wording including Summary plan description (with assistance from legal department) 	X	
<ul style="list-style-type: none"> Booklet layout, typesetting and printing 	X	
<ul style="list-style-type: none"> We can provide health education materials and informational newsletters 	X	
PROFESSIONAL RELATIONS		
<ul style="list-style-type: none"> Prepares directories listing professionals for various product lines 	X	
<ul style="list-style-type: none"> Offers a “hold harmless” system for in network professionals where the subscriber is held harmless from any balance due over the fee recognized by ODS Health Plans for in network professionals 		
<ul style="list-style-type: none"> Works with doctors and hospitals on billing procedures, fees and overall administration 	X	

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<ul style="list-style-type: none"> Automated review of professionals for appropriate utilization 	X	
<ul style="list-style-type: none"> Offers electronic submission of claims by professionals 	X	
INFORMATION SERVICES		
<ul style="list-style-type: none"> All standard reports prepared without charge; no extra charge for data processing time. 	X	
<ul style="list-style-type: none"> We have state of the art claims system (Imaging) 	X	
<ul style="list-style-type: none"> All processing and information hookup is handled using automated claims processing and a state of the art computer center 	X	
Actuarial and Underwriting Services		
<ul style="list-style-type: none"> Will produce all necessary renewal reports for large groups so that the group is fully aware of the costs involved 	X	
<ul style="list-style-type: none"> Will calculate the renewal position each year for all experience rated groups including the estimate of paid claims and the incurred but not reported claims reserve 	X	
<ul style="list-style-type: none"> Rate filing with State for small group products 	X	
<ul style="list-style-type: none"> Management reports including a detailed analysis of claims processed, analysis of savings, cost management, large claims, claims turnaround 	X	
<ul style="list-style-type: none"> Specific items included in the savings report are: <ul style="list-style-type: none"> i) coordination of benefits savings j) duplicate claims k) noncovered services l) plan limit exceeded 	X	
<ul style="list-style-type: none"> Full continuation privileges are provided. This includes Portability plans as well as continuation required under the COBRA law 	X	
<ul style="list-style-type: none"> Actuarial services including the analysis of future paid claims and special studies 	X	
<ul style="list-style-type: none"> Administration and stabilization reserve for experience rated groups, including the payment of interest on large groups if the stabilization is held by ODS Health Plans 	X	
<ul style="list-style-type: none"> Rating of benefit options as needed 	X	
<ul style="list-style-type: none"> Rating filings with the State of Oregon 	X	
<ul style="list-style-type: none"> Contract filing with the State of Oregon 	X	

SERVICES	ODS	Other Carrier
STAFF WITH SERVICE		
• Marketing staff to assist in agent training and enrollment	X	
• We will conduct employee meetings with groups as necessary	X	
• Account specific marketing and customer service	X	
• Professional Relations staff to assist professional offices	X	
MISC.		
• We appoint agents with the state and keep them informed on our products	X	
• We pay and account for agent commissions on a monthly basis.	X	
• We have legal counsel to advise us and help with contract preparation	X	
• We contract with a lobbyist to represent us during the legislature	X	