

# Professional Provider Report

A newsletter for professional providers  
and their staff members

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## Advanced Payments for Contracting Providers

Healthcare providers, whether on the front lines fighting COVID-19 or only able to see patients on a limited basis, we know that the pandemic is creating financial difficulties for many of you. Blue Cross and Blue Shield of Kansas (BCBSKS) has established a \$35 million Advanced Payment Program to offer relief to providers.

The Advanced Payment Program is a cash-flow relief option for contracting providers in our service area that have experienced a significant loss in net revenue from BCBSKS and meet the following requirements:

- In good contract standing and have submitted claims within 180 days before the date of request
- Not in bankruptcy

- No outstanding delinquent overpayments
- Have a net BCBSKS revenue decline of at least 30 percent in the past 30 days
- Not a medical equipment provider/supplier; they are not eligible

Providers will be able to apply for an advanced payment which will be distributed in May and June 2020. The advanced payment will be tied to a provider's billing NPI number and calculated at 15 percent of the average monthly payment for calendar year 2019. **Providers are required to repay the advanced payment.** Repayment will begin November 2020 and go through February 2021. BCBSKS will deduct 16 equal, weekly amounts from the

provider's bank account on file with BCBSKS via Automated Clearing House (ACH). Interest will not be applied to the repayment.

**Applications are available – May 4, 2020**

**Deadline to apply – May 8, 2020**

To submit a request beginning May 4, interested providers are asked to login through [Availity](#) and open BlueAccess. The link to the application will be found on the welcome page. Providers must complete and submit the application by May 8, meet a set of criteria, and sign an agreement for repayment on or before May 13. Providers who apply and are approved for the May payment will automatically *Please see **ADVANCE**, page 2*

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**Kansas**

[bcbsks.com](http://bcbsks.com)



# ADVANCE: Providers under no obligation to request advanced payment

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receive a second payment in June.

**Providers are under no obligation to request an advanced payment. BCBSKS has determined a maximum allocation for advance payments. If the allocated funds for this initiative are exceeded, then funding requested may not be fulfilled.**

BCBSKS will review the application request. If the provider is deemed eligible, BCBSKS will email a repayment agreement which will include the dollar amount being advanced. Prompt return of the signed repayment agreement is essential to ensure payment is deposited via Electronic Funds Transfer (EFT) to the provider’s bank account. A copy of the countersigned repayment agreement will be emailed back to the requesting provider to confirm the agreement between BCBSKS and the provider.

## Timeline

- Application available online: May 4
- Application deadline: May 8

- BCBSKS review; agreement to provider for signature and return agreement: May 4-13
- Provider sign and return the repayment agreement: On or before May 13
- Payment direct deposited: May 18 and June 15

## Information needed to complete the request for advanced payment:

- Provider Name
- Provider Tax ID
- Billing NPI
- Requestor Full Name
- Title
- Email
- Phone number
- Have you billed BCBSKS within the past 180 days?
- Are you in bankruptcy, or at risk for closing?
- Do you currently have any outstanding, or delinquent payments due to BCBSKS?
- Has your net revenue from BCBSKS declined by at least 30 percent during the past 30 days?
- Average net revenue from BCBSKS for January and February of 2020. Exclude cost share amounts.
- Net revenue from BCBSKS for most recent 30 days.

- Expected additional net revenue from BCBSKS to be billed, or billed, but not paid.
- Total Net Revenue from BCBSKS for most recent 30 days.
- Net Revenue from BCBSKS Percentage Change – the application will calculate the percent of revenue change.
- Accuracy Attestation Statement: Provider will be asked to check the box attesting to the following statement –  
*The requestor named in this request for advance payment from BCBSKS, upon submission, is attesting that the data provided is accurate and true and the requestor has complete authority to act on behalf of the company identified by the tax identification and billing NPI supplied in this request.*

For more information or assistance with the request for advanced payment or repayment, email [covid19advancepayment@bcbsks.com](mailto:covid19advancepayment@bcbsks.com) or contact your professional relations representative.

# Advanced Payment Program FAQs

## What is the Advanced Payment Program?

The Advanced Payment Program provides support to BCBSKS contracting providers who may be impacted financially by the COVID-19 pandemic. The program was created to provide contracting providers in our service area assistance with cash flow during the COVID-19 pandemic. Payment dates will be May 18 and June 15. Providers must apply to receive payment. The application will be available May 4 and the deadline to apply is May 8.

## Are all providers eligible for the advance payment?

Not all providers are eligible. BCBSKS contracting professional and institutional providers within the BCBSKS service area must meet ALL of the following requirements:

1. In good contract standing and have submitted claims within 180 days before the date of request
2. Not in bankruptcy
3. No outstanding delinquent overpayments
4. Have a net BCBSKS revenue decline of at least 30 percent during the past 30 days
5. Not a medical equipment provider/supplier; they are not eligible

## How can a provider apply for the advance payment?

A provider must complete an application via the BCBSKS provider portal to participate. It will be available on May 4. A link to the application can be found by logging into [Availity](#). Email [covid19advancepayment@bcbsks.com](mailto:covid19advancepayment@bcbsks.com) to request assistance.

## How often will a provider receive a payment?

An approved provider will receive an advance payment amount calculated by BCBSKS. This payment will be made available on May 18. Providers who qualify for the May 18 payment will receive an additional payment on June 15, as long as allocated funds are available.

## How long will the advance payment option be available?

The application to request a payment will be available through [Availity](#) beginning May 4. The deadline to apply is May 8.

## Does a provider need to apply by a certain date to participate?

Yes. A provider will need to complete an application by May 8 and submit a signed repayment agreement to [covid19advancepayment@bcbsks.com](mailto:covid19advancepayment@bcbsks.com) on or before May 13 to participate in the program

## Will BCBSKS automatically send advance payments to providers?

No. Providers must apply and qualify for advance payment.

## Can a provider opt out?

This is a voluntary program and providers will not be eligible for the program unless they apply and are approved.

## How will BCBSKS determine if a provider qualifies financially?

A provider will submit and attest to the following information within the application:

1. Average net revenue from BCBSKS in January and February
2. Net revenue from BCBSKS within the past 30 days
3. Any additional net revenue from BCBSKS that is yet to be billed or paid

These amounts will be used to calculate the net revenue percentage decrease to determine provider eligibility.

## What was the methodology used to calculate the advanced payment?

BCBSKS reviewed total claims paid during the 2019 calendar year and calculated the average amount paid per month. The 2019 average monthly paid

*Please see **FAQ, page 4***



# FAQ: Payments to be sent to providers via Automated Clearing House

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amount was multiplied by 15 percent to determine the advanced payment amount.

## Is there a minimum amount BCBSKS will remit to providers as an advanced payment?

Yes. The advanced payment needs to calculate to at least \$500 in order to be processed.

## Is the advance paid at a provider level or practice level?

Advanced payments will be based and paid on the provider's billing NPI number.

## Does a provider have to repay the monthly advances?

Yes. BCBSKS will deduct 16 equal, weekly amounts where the sum is equal to the payments made from BCBSKS in May and June. The repayments will be electronically withdrawn from the provider bank account beginning in November 2020 and ending in February 2021.

## Will the payments be recouped from future BCBSKS payments?

BCBSKS does not intend to

recoup the payments from future claims payment. However, if a provider fails to reimburse BCBSKS per the signed agreement, BCBSKS reserves the right to reduce claims payment to recoup monies owed by the provider.

## What happens if a provider files bankruptcy before the full advanced amount is repaid to BCBSKS?

The agreed upon repayment terms will still apply.

## Will the advanced payment be made on a remittance advice?

No. Advanced payments will be separate from the EFT related to claims processing and will be made through EFT on May 18 and June 15.

## Will the payments be sent via Automated Clearing House (ACH) or check?

Payments will be made to providers via ACH to the same bank account weekly payments are deposited.

## How will a provider know how much they will have to repay?

The repayment agreement includes the dollar amount that will need to be repaid to BCBSKS. Repayment will begin in November 2020 and conclude in February 2021. A reminder will be sent to providers when the repayment begins which will include the dollar amount that will be withdrawn from the provider bank account weekly.

## Will BCBSKS charge the providers interest on the advanced payments?

No. Interest will not be charged as this payment is an advance and not a loan.

## Can the application for the advance be submitted via mail versus electronically?

Providers are encouraged to request the advance payment through their [Availity](#) login and single sign on to BlueAccess. Providers who have difficulties with submitting the advance request online may send an email to [covid19advancepayment@bcbsks.com](mailto:covid19advancepayment@bcbsks.com) to request assistance.