RETROACTIVE DENIALS

Description:

A retroactive denial is the reversal of a previously paid claim. That is, we deny a claim after we have paid it, and take the money back from the provider. If a claim is retroactively denied, you the enrollee, may become responsible for payment.

Question and Answers:

Q: When does SummaCare retroactively deny claims?

A. SummaCare may retroactively deny claims if provider made a billing error (such as submitted a claim for a service you did not receive) or in the case of provider fraud, waste or abuse. These situations are uncommon and you will not be responsible for paying these claims. We may also retroactively deny a claim if your enrollment in the plan is ended retroactive back to before the date of service, so that you were not eligible for coverage on the date you received the service. You would be responsible for payment of the services in this case.

Q. How can I help prevent retroactive denials?

- Pay your premiums on time if purchasing an individual policy. For group coverage, your employer must notify you if they fail to pay premiums timely.
- Review and understand your benefits
- Review the explanations of benefits (EOBs) we provide, to ensure the claims submitted on your behalf are services you received