

How to Recruit New Providers

Care providers are responsible under their agreement with ORR for recruiting health care providers needed for UC in their care. PCU is working on creating a network that can include any appropriately licensed health care provider needed to facilitate care for the UCs.

How to find Healthcare Providers:

- A local search: online, yellow pages, etc.
- Recommendation/referral from providers already working with you (primarily for specialist referrals)
- Local hospital website often lists internists, specialists, etc.

Steps to Recruiting a New Provider:

1. Contact a new provider and ask if the services they provide match what the UC/care provider program needs.
2. Ask to speak with the billing or business office.
3. Explain that you are affiliated with a fully funded U.S. Government program and are seeking care for undocumented/unaccompanied minors in your custody.
4. If the provider asks for more information, share the “Info for Providers” document.

For Medical Providers

Ask if the healthcare provider accepts Medicare rates of reimbursement. If the healthcare provider says they are not a Medicare healthcare provider, tell them that the UC program is not a part of the Medicare system (thus no need to be a member), but that PCU pays Medicare rates of reimbursement (similar to an HMO). If the healthcare provider asks what the Medicare rates of reimbursement are, provide them with the following website where they can look up codes: <http://www.cms.gov/apps/physician-fee-schedule/overview.aspx>.

For Dental Providers

Let the dental office know we work with the DenteMax network and pay out 100% DenteMax reimbursement rates. If they ask specifically what those rates are, tell them to contact DenteMax at 800-752-1547.

If the dental provider is not in the DenteMax network, but is willing to work with the program, they must agree to the ORR Dental Fee Schedule – please email providers@pointcomfort.com with contact information for these non-DenteMax dental providers.



You can let the provider know that the services we generally request are comprehensive and problem-focused exams, amalgam fillings for posterior teeth, resin fillings for anterior teeth, and extractions. We rarely approve root canals or crowns. Please refer to the ORR dental policy for allowable services.

If the dentist recommends any services not on this list, they will have to provide you with justification documentation for you to enter in the TAR.

For Mental Health Providers

Ask if the mental healthcare provider accepts Medicare rates of reimbursement. If the mental healthcare provider says s/he is not a Medicare provider, tell them that we are not part of the Medicare system, but that we utilize Medicare rates of reimbursement (similar to an HMO). If the mental healthcare provider asks what the Medicare rates of reimbursement are, provide them with the following website where they can look up codes: <http://www.cms.gov/apps/physician-fee-schedule/overview.aspx>.

If there are specific codes they want rates for, ask them to tell you what they are and send a pricing request to providers@pointcomfort.com.

If the mental healthcare provider is not willing to accept Medicare rates, ask the provider for their rate schedule. Forward the rate schedule to your ORR Medical Coordinator for review. The ORR coordinators will review the rate schedule to determine if we can accept the mental health provider's rates. Care providers are NOT authorized to agree to reimbursement rates on behalf of the ORR. ORR/DCS will only agree to reimbursement rates higher than Medicare if the care-provider is unable to find a mental healthcare provider willing to accept the Medicare rate. Please be sure you attempt to work with at least 3 mental healthcare providers, prior to sending a request for higher rates to the ORR. If ORR/DCS/PCU agrees to the mental healthcare provider's rates, the ORR medical team and PCU will communicate that agreement to the mental healthcare provider.

PCU will require a signed agreement with the mental healthcare provider regarding these rates.

The care provider will have to include the agreed upon rates in each TAR requesting services.

Information for all providers:

- All services, except emergencies, require advance authorization. Emergency services require retroactive TAR requests within 24 hours of the emergency service.
- You (the care provider), not them, are responsible for obtaining the Treatment Authorization Request (TAR)

- ORR does NOT sign any contracts with providers. ORR's agreement to pay a specific rate is implicit or explicit in the TAR approval.
 - Implicit approval: all services, unless otherwise specified, are reimbursed at the Medicare rate with the TAR approval.
 - Explicit approval: when the text of the TAR approves a specific rate, the provider will get that rate.
 - Rates other than the Medicare rate are ONLY approved in a TAR when ORR/DCS has agreed to that rate with the provider in advance.
 - The care provider is never authorized to agree to a specific reimbursement rate on ORR's behalf.

Explain the billing process:

- ORR works with Point Comfort Underwriters (PCU), which processes and reimburses all claims.
- Claims need to be submitted directly to PCU on a CMS form via post, fax or email (see "How to Submit a Claim" document)
- Claims **must include the TAR number and the UC A-number** of the child, in order to be reimbursed. (Avoid using the "TAR" terminology when first recruiting a provider as this will be unfamiliar to them)
- Claims must be submitted within 90 days of the date of service, or they will not be reimbursed.
- PCU requests all claims to be paid out via ACH – please provide the office with a copy of PCU's ACH Authorization form, or have them reach out to providers@pointcomfort.com.

Helpful billing information for you:

- When taking a UC to any provider, do NOT give your name, the name of any staff member in your program, nor the name of any ORR staff as the "responsible party," give your facility name only.
- If a provider needs the name of a contact person, make sure the contact person is not listed as the "responsible party." Foster parents should also give only the program name as the "responsible party," but can give their name as a contact.
 - Any time individual names are given as the "responsible party," that individual can be held responsible for the entire medical bill, and their credit may be affected if the bill is not paid.
- Providers sometimes do not submit claims correctly, or do not submit to the correct address. If this happens and you are listed as the "responsible party," the bill could come to you.
- If you or your program ever receives any bill directly, call the provider and tell them to submit the claim to Point Comfort Underwriters (and provide them with the TAR number and the UC A-number).
- Claims may be filed electronically, by post or email.



- Claims are processed within 30 days of being received by PCU.
- Payment should be received within 14 days after processing.
- Upon receiving claims from a provider, PCU will assign access to the provider portal website where they can review claim status and Explanation of Benefits for received and/or processed claims.
- If the provider does not receive payment within 45 days of submitting the claim, have them check on claim status by accessing <http://claims.pointcomfort.com> and requesting login credentials (if they have yet to receive them).



HOW TO SUBMIT A CLAIM FOR REIMBURSEMENT

The Office of Refugee Resettlement/Division of Children's Services (ORR/DCS) Unaccompanied Children Program pays claims through Point Comfort Underwriters, Inc. (PCU) to vendors of medical and dental services for minors under the care of ORR/DCS.

Please submit paper claims to:
Point Comfort Underwriters, Inc.
PO Box 211628
Eagan, MN 55121

Please submit electronic claims to: PCU01 (via Smart Data Solutions clearinghouse)

If this is the first time you have submitted a claim to PCU, you must submit a completed IRS W-9 form.

Claim submissions **MUST** meet the following requirements to be processed for reimbursement:

- Must be submitted within 90 days of the date of service.
- Must have patient's UC A-number (indicated on the identification Document)
- Must have a valid authorization number.

The authorization number is provided in the form of a valid PCU Treatment, Authorization & Consultation Form (otherwise known as a Treatment Authorization Request, or TAR). A TAR authorizes specific services provided within 45 days of the date listed in the TAR number (the first 8 digits of the TAR# indicate the date), unless a specific date of service is authorized in the approval text of the TAR. This TAR will be given to your office at the time of service or shortly thereafter by the facility that is caring for the unaccompanied minor.

You may check the status of a claim by contacting PCU at: claims@pointcomfort.com or by simply logging into claims.pointcomfort.com with your login credentials. To expedite your request, please have the following information at hand: UC A-number, Date of Service, Your Tax ID number, the dollar amount of the claim.

Claims are typically processed within 30 days; please allow up to 10 business days after that to receive payment.



ACH AUTHORIZATION FORM

Name of individual or company	
Address of individual or company	

On behalf of the above named individual or company, I (we) hereby authorize POINT COMFORT UNDERWRITERS, INC. to initiate entries to my (our) checking/savings account at the financial institution listed below. This authority will remain in effect until POINT COMFORT UNDERWRITERS, INC. is notified by me (us) in writing to cancel it in such time as to afford POINT COMFORT UNDERWRITERS, INC. and the financial institution listed below a reasonable opportunity to act on it.

Name of Financial Institution	
Address of Financial Institution – Branch, City, State & Zip	
Financial Institution Routing Number	
Checking/Savings Account Number	
Signature	
Title	
Date	

Send completed form to:
Point Comfort Underwriters, Inc.
212 West 10th Street, #C400
Indianapolis, Indiana 46202

Email: providers@pointcomfort.com