

CMS-1500 CLAIM FORM AND NPI UPDATE -- WHAT EVERY THERAPIST NEEDS TO KNOW

Written by: Barbara Griswold, LMFT - (SCV-CAMFT Member)

If you read my previous articles, you know that insurance plans have been switching over to the use of a new claim form, the revised CMS-1500 (version 08/05). The old form, which has been in use since 1990, was redesigned so that providers could report their National Provider Identifier (more about this below).

The new form was going to be required as of April 2007, but when the government accidentally sold an unknown number of misaligned forms, the date was pushed back – twice.

So, must I NOW start using the new forms?

For most government plans, yes. But individual insurance carriers are each making their own timeline as to when they will begin rejecting the old form (the CMS-1500, version 12/90). Blue Cross of California will be accepting either form until 1/1/2008. Other plans I spoke to (including CIGNA and United Health Care) were accepting both forms, and had not yet set a date for when the new forms would be required. However, I am told that a few plans have begun to reject claims filed on the old claim forms.

Where can I purchase the new forms?

Large quantities (usually 1000-5000 copies) can be purchased at online form outlets. Smaller quantities (batches of 100) can be purchased at some office supply stores or at my web site www.navigatingtheinsurancemaze.com (408-985-0846).

So, will I need a National Provider Identifier (NPI)?

I would advise all therapists to get an NPI, even if the therapist is not covered by HIPAA. Why? Because ***several insurance company representatives I spoke with said that claims would not be paid without a provider NPI – even for those of just mailing or faxing a paper claim, or giving an invoice to our clients!*** CAMFT is also recommending that all members get a NPI. A NPI is free to get, but can be costly not to have.

As with the new claim forms, government health plans already require the NPI, but individual health plans are setting their own deadlines. For example, Blue Cross of California has said they will accept either the NPI or provider's license number on claims until 1/1/2008.

How do I get my NPI?

Getting your NPI is easy and free. It takes about 15 minutes at <https://nppes.cms.hhs.gov/NPPES> <<https://nppes.cms.hhs.gov/NPPES>> (or call 1-800-465-3203).

Does using my NPI on claims mean I no longer need to use my tax ID number?

No. Your tax ID is still needed for income tax reporting. If you are

uncomfortable using your Social Security Number, apply for an Employer Identification Number (EIN) – it's free and you can apply online at <http://www.irs.gov/pub/irs-pdf/fss4.pdf>

Can information on my NPI application be viewed by insurance plans and certain other agencies?

Unfortunately, yes. You may not want to put your home address or phone number on the application. If you already did, you may go in to your NPI file and change this.

If I get a NPI, does this automatically make me a "HIPAA covered entity," so that I have to go through all the other steps of HIPAA?

No. There is no such duty.

I am filing claims for sessions several months ago. Should I use the new form?

If the health plan is accepting the new form, yes.

Conclusion? Get your NPI, get the new claim forms, and call the insurance plans you work with to see what their transition timeline is.

Barbara Griswold, LMFT is the author of [Navigating the Insurance Maze: The Therapist's Complete Guide to Working With Insurance – And Whether You Should](http://www.navigatingtheinsurancemaze.com). Visit her web site at www.navigatingtheinsurancemaze.com, e-mail barbgris@aol.com , or 408.985.0846 to purchase the book or the new forms, or to get answers to your insurance questions.