## **Table of Contents**

Introduction	1
The truth about signing Managed Care Provider Agreements	4
Walk-the-walk and talk-the-talk of Managed Care contracting	5
So how should one start preparing for negotiations?	
What cannot be changed?	
What can be changed/could be changed if the payor is willing?	16
Triat can be enanged to analysed it the payor is willing.	
Terms And Conditions Common To Provider Agreements	
Accuracy of information	18
All products clauses (provisions) – all or nothing	
Amendments	
Regulatory changes	
Rejecting a change without being subject to it	
Acceptance without reply	
Unilateral changes	
A very tricky example of what would seem to be double-talk	
Another simply awful set of provisions covering Amendments	
Assignment	
Can you take over another entity's existing contracts and any better	. 00
reimbursements?	36
Audits: limiting direct access to electronic records in order to protect your data and system	
Capacity requirements	
Chart requests – formerly an inconvenience, now becoming a nightmare on steroids	
Claims submission timelines	
The "Notice Prejudice Rule"	
Company (payor) representations	
Compliance with company policies	
Covered services	
Data requirements	
Dispute resolution/arbitration	
Eligibility	
Entire agreement – oral representations	
Equipment (use of yours)	
Governing law/compliance with laws	
Hours of operation	
Indemnification	
New technologies/new services/unlisted services	
New technologies/new services/unlisted services	
Non-Discrimination	68
Non-Discrimination	68 . 71
Non-Discrimination Notices Overpayments (and underpayments)	68 71 76
Non-Discrimination Notices Overpayments (and underpayments) Payment policies	68 . 71 . 76 . 78
Non-Discrimination Notices Overpayments (and underpayments) Payment policies Payment in full	68 . 71 . 76 . 78 . 81
Non-Discrimination Notices Overpayments (and underpayments) Payment policies	68 . 71 . 76 . 78 . 81

Termination with-cause and without-cause Termination with or without-cause ("economic credentialing") Termination – continuation of care once an agreement ends 98 Termination – notifying Members 99 Timely payment (timing of payments) 100 Withholds and reserves 103 Surprises hidden in plain sight 105  Preparing For Negotiation And Renegotiation – Reviewing The Documents  Getting started with negotiations/renegotiations Prioritizing agreements based on patient volume and revenue 107 Requesting draft copies of file latest version(s) payors are using Reviewing draft copies of prioritized agreements and securing management team input 110  Looking At The Numbers – The Dollars And Cents (The Dollars and Sense?)  Negotiating or renegotiating reimbursements 112 Analyzing current or proposed facility reimbursements if paid by CPT 115 Analyzing current or proposed facility reimbursements if paid by GPT 116 Analyzing current or proposed facility reimbursements if paid by groupers 117 Measuring expectations and success in an evolving marketplace 120 What to discuss first – language or reimbursements? 121 What to discuss first – language or reimbursements? 122 What to discuss first – language or reimbursements? 123 What are reasonable reimbursement requests? 124 What to discuss first – language or reimbursements? 125 Thinking a bit outside the box part 1a – carve outs. 126 Thinking a bit outside the box part 1b – a carve out "oops" 127 Thinking a bit outside the box part 2 – reimbursement accelerators 128 Thinking a bit outside the box part 2 – reimbursement accelerators 129 Some additional thoughts on capitation for ophthalmology 130 Key information necessary for any chance at successful capitation contracting 132 Included and excluded services – how much should (can) you take on? 133 First rule of thumb 134 Second rule of thumb 135 Suggested exclusions 136 Always should be excluded 137 Negotiation "must-haves" 138 What to do with excluded services 139 Myat to do with excluded services 130 Myat to do with excluded services	Term and termination	
Termination — continuation of care once an agreement ends Termination — notifying Members  Timely payment (timing of payments)  100 Withholds and reserves 103 Surprises hidden in plain sight 105  Preparing For Negotiation And Renegotiation — Reviewing The Documents  Getting started with negotiations/renegotiations Finding (obtaining) copies of all of your existing Provider Agreements and associated exhibits, attachments, appendices, and amendments 107 Prioritizing agreements based on patient volume and revenue 107 Requesting draft copies of the latest version(s) payors are using 109 Reviewing draft copies of prioritized agreements and securing management team input 110  Looking At The Numbers — The Dollars And Cents (The Dollars and Sense?)  Negotiating or renegotiating reimbursements 112 Analyzing current or proposed physician reimbursements 113 Analyzing current or proposed facility reimbursements if paid by CPT 115 Analyzing current or proposed facility reimbursements if paid by groupers 115 Measuring expectations and success in an evolving marketplace 120 Upiferentiation — what makes your practice or facility special? 122 What to discuss first — language or reimbursements? 123 What are reasonable reimbursement requests? 124 Thinking a bit outside the box part 1a — carve outs 125 Thinking a bit outside the box part 1b — a carve out "oops" 127 Thinking a bit outside the box part 3 — payment for multiple surgeries and implantables 128  Capitation For Ophthalmology  Some additional thoughts on capit		
Termination – notifying Members 99 Timely payment (timing of payments) 100 Withholds and reserves 103 Surprises hidden in plain sight 105  Preparing For Negotiation And Renegotiation – Reviewing The Documents  Getting started with negotiations/renegotiations 106 Finding (obtaining) copies of all of your existing Provider Agreements and associated exhibits, attachments, appendices, and amendments 107 Prioritizing agreements based on patient volume and revenue 107 Requesting draft copies of the latest version(s) payors are using 109 Reviewing draft copies of prioritized agreements and securing management team input 110  Looking At The Numbers – The Dollars And Cents (The Dollars and Sense?)  Negotiating or renegotiating reimbursements 112 Analyzing current or proposed facility reimbursements if paid by groupers 115 Analyzing current or proposed facility reimbursements if paid by groupers 115 Measuring expectations and success in an evolving marketplace 120 Differentiation – what makes your practice or facility special? 122 What to discuss first – language or reimbursements? 123 What are reasonable reimbursement requests? 123 What are reasonable reimbursement requests? 124 Thinking a bit outside the box part 1a – carve outs 125 Thinking a bit outside the box part 1b – a carve out "oops" 127 Thinking a bit outside the box part 3 – payment for multiple surgeries and implantables 128  Capitation For Ophthalmology  Some additional thoughts on capitation for ophthalmology 130 Key information necessary for any chance at successful capitation contracting 132 Included and excluded services – how much should (can) you take on? 133 First rule of thumb 134 Second rule of thumb 135 Always should be excluded 135 Always should be excluded 135 Always should be excluded 135 Negotiation "must-haves" 136 What to do with excluded services 136 What to do with excluded services 136		
Timely payment (timing of payments)		
Withholds and reserves		
Surprises hidden in plain sight		
Preparing For Negotiation And Renegotiation – Reviewing The Documents  Getting started with negotiations/renegotiations Finding (obtaining) copies of all of your existing Provider Agreements and associated exhibits, attachments, appendices, and amendments  107 Prioritizing agreements based on patient volume and revenue. 107 Requesting draft copies of the latest version(s) payors are using 109 Reviewing draft copies of prioritized agreements and securing management team input 110  Looking At The Numbers – The Dollars And Cents (The Dollars and Sense?)  Negotiating or renegotiating reimbursements 112 Analyzing current or proposed physician reimbursements 112 Analyzing current or proposed facility reimbursements if paid by CPT 115 Measuring expectations and success in an evolving marketplace 120 Differentiation – what makes your practice or facility special? 122 What to discuss first – language or reimbursements? 123 What are reasonable reimbursement requests? 124 Thinking a bit outside the box part 1a – carve outs 125 Thinking a bit outside the box part 1b – a carve out "oops" 127 Thinking a bit outside the box part 2 – reimbursement accelerators 128 Thinking a bit outside the box part 3 – payment for multiple surgeries and implantables 128  Capitation For Ophthalmology  Some additional thoughts on capitation for ophthalmology  So		
Getting started with negotiations/renegotiations	Surprises hidden in plain sight	105
Finding (obtaining) copies of all of your existing Provider Agreements and associated exhibits, attachments, appendices, and amendments	Preparing For Negotiation And Renegotiation – Reviewing The Documents	
Finding (obtaining) copies of all of your existing Provider Agreements and associated exhibits, attachments, appendices, and amendments	Getting started with negotiations/renegotiations	106
exhibits, attachments, appendices, and amendments 107 Prioritizing agreements based on patient volume and revenue. 107 Requesting draft copies of the latest version(s) payors are using 109 Reviewing draft copies of prioritized agreements and securing management team input 110  Looking At The Numbers – The Dollars And Cents (The Dollars and Sense?)  Negotiating or renegotiating reimbursements 112 Analyzing current or proposed physician reimbursements 112 Analyzing current or proposed facility reimbursements if paid by CPT 115 Analyzing current or proposed facility reimbursements if paid by groupers 115 Measuring expectations and success in an evolving marketplace 120 Differentiation – what makes your practice or facility special? 122 What to discuss first – language or reimbursements? 123 What are reasonable reimbursement requests? 124 Thinking a bit outside the box part 1a – carve outs. 125 Thinking a bit outside the box part 1b – a carve out "oops" 127 Thinking a bit outside the box part 2 – reimbursement accelerators 128 Thinking a bit outside the box part 3 – payment for multiple surgeries and implantables 128  Capitation For Ophthalmology  Some additional thoughts on capitation for ophthalmology 130 Key information necessary for any chance at successful capitation contracting 132 Included and excluded services – how much should (can) you take on? 133 First rule of thumb 134 Second rule of thumb 135 Suggested exclusions 135 Always should be excluded 135 Excluded based on group/network capability and financial logic 135 Negotiation "must-haves" 136 What to do with excluded services 136		.00
Prioritizing agreements based on patient volume and revenue. 107 Requesting draft copies of the latest version(s) payors are using 109 Reviewing draft copies of prioritized agreements and securing management team input 110  Looking At The Numbers – The Dollars And Cents (The Dollars and Sense?)  Negotiating or renegotiating reimbursements 112 Analyzing current or proposed physician reimbursements 112 Analyzing current or proposed facility reimbursements if paid by CPT 115 Analyzing current or proposed facility reimbursements if paid by groupers 115 Measuring expectations and success in an evolving marketplace 120 Differentiation – what makes your practice or facility special? 122 What to discuss first language or reimbursements? 123 What are reasonable reimbursement requests? 124 Thinking a bit outside the box part 1a – carve outs 125 Thinking a bit outside the box part 1b – a carve out "oops" 127 Thinking a bit outside the box part 1b – a carve out "oops" 127 Thinking a bit outside the box part 3 – payment for multiple surgeries and implantables 128  Capitation For Ophthalmology  Some additional thoughts on capitation for ophthalmology 130 Key information necessary for any chance at successful capitation contracting 132 Included and excluded services – how much should (can) you take on? 133 First rule of thumb 134 Second rule of thumb 135 Suggested exclusions 135 Always should be excluded 135 Excluded based on group/network capability and financial logic 135 Negotiation "must-haves" 136 What to do with excluded services 136		. 107
Requesting draft copies of the latest version(s) payors are using  Reviewing draft copies of prioritized agreements and securing management team input  Looking At The Numbers – The Dollars And Cents (The Dollars and Sense?)  Negotiating or renegotiating reimbursements  112 Analyzing current or proposed physician reimbursements  112 Analyzing current or proposed facility reimbursements if paid by CPT  115 Analyzing current or proposed facility reimbursements if paid by groupers  116 Measuring expectations and success in an evolving marketplace  120 Differentiation – what makes your practice or facility special?  122 What to discuss first – language or reimbursements?  123 What are reasonable reimbursement requests?  124 Thinking a bit outside the box part 1a – carve outs  125 Thinking a bit outside the box part 1b – a carve out "oops"  127 Thinking a bit outside the box part 2 – reimbursement accelerators  128 Thinking a bit outside the box part 3 – payment for multiple surgeries and implantables  128 Capitation For Ophthalmology  Some additional thoughts on capitation for ophthalmology  Capitation For Ophthalmology  Some additional thoughts on capitation for	···	
Looking At The Numbers – The Dollars And Cents (The Dollars and Sense?)  Negotiating or renegotiating reimbursements		
Negotiating or renegotiating reimbursements		
Analyzing current or proposed physician reimbursements		
Analyzing current or proposed physician reimbursements	Negatiating or repognitating reimburgements	112
Analyzing current or proposed facility reimbursements if paid by CPT  Analyzing current or proposed facility reimbursements if paid by groupers  115  Measuring expectations and success in an evolving marketplace  120  Differentiation – what makes your practice or facility special?  122  What to discuss first – language or reimbursements?  123  What are reasonable reimbursement requests?  124  Thinking a bit outside the box part 1a – carve outs.  125  Thinking a bit outside the box part 1b – a carve out "oops"  127  Thinking a bit outside the box part 2 – reimbursement accelerators  128  Thinking a bit outside the box part 3 – payment for multiple surgeries and implantables  128  Capitation For Ophthalmology  Some additional thoughts on capitation for ophthalmology  Capitation For Ophthalmology  Some additional thoughts on capitation for ophthalmology  130  Key information necessary for any chance at successful capitation contracting  132  Included and excluded services – how much should (can) you take on?  133  First rule of thumb  134  Second rule of thumb  135  Suggested exclusions  136  Always should be excluded  137  Excluded based on group/network capability and financial logic  136  What to do with excluded services  136		
Analyzing current or proposed facility reimbursements if paid by groupers		
Measuring expectations and success in an evolving marketplace120Differentiation – what makes your practice or facility special?122What to discuss first – language or reimbursements?123What are reasonable reimbursement requests?124Thinking a bit outside the box part 1a – carve outs.125Thinking a bit outside the box part 1b – a carve out "oops"127Thinking a bit outside the box part 2 – reimbursement accelerators128Thinking a bit outside the box part 3 – payment for multiple surgeries and implantables128Capitation For OphthalmologySome additional thoughts on capitation for ophthalmology130Key information necessary for any chance at successful capitation contracting132Included and excluded services – how much should (can) you take on?133First rule of thumb134Second rule of thumb135Suggested exclusions135Always should be excluded135Excluded based on group/network capability and financial logic135Negotiation "must-haves"136What to do with excluded services136		
Differentiation – what makes your practice or facility special?  What to discuss first language or reimbursements?  123  What are reasonable reimbursement requests?  124  Thinking a bit outside the box part 1a – carve outs.  125  Thinking a bit outside the box part 1b – a carve out "oops"  127  Thinking a bit outside the box part 2 – reimbursement accelerators.  128  Thinking a bit outside the box part 3 – payment for multiple surgeries and implantables.  128  Capitation For Ophthalmology  Some additional thoughts on capitation for ophthalmology  Key information necessary for any chance at successful capitation contracting.  132  Included and excluded services – how much should (can) you take on?  133  First rule of thumb.  134  Second rule of thumb.  135  Suggested exclusions.  Always should be excluded.  Excluded based on group/network capability and financial logic.  136  What to do with excluded services.  136		
What to discuss first language or reimbursements?		
What are reasonable reimbursement requests? 124 Thinking a bit outside the box part 1a – carve outs. 125 Thinking a bit outside the box part 1b – a carve out "oops" 127 Thinking a bit outside the box part 2 – reimbursement accelerators 128 Thinking a bit outside the box part 3 – payment for multiple surgeries and implantables 128  Capitation For Ophthalmology 130 Key information necessary for any chance at successful capitation contracting 132 Included and excluded services – how much should (can) you take on? 133 First rule of thumb 134 Second rule of thumb 135 Suggested exclusions 135 Always should be excluded 135 Excluded based on group/network capability and financial logic 135 Negotiation "must-haves" 136 What to do with excluded services 136		
Thinking a bit outside the box part 1a – carve outs		
Thinking a bit outside the box part 1b – a carve out "oops"		
Thinking a bit outside the box part 2 – reimbursement accelerators		
Thinking a bit outside the box part 3 – payment for multiple surgeries and implantables		
Some additional thoughts on capitation for ophthalmology Key information necessary for any chance at successful capitation contracting 132 Included and excluded services – how much should (can) you take on? 133 First rule of thumb 134 Second rule of thumb 135 Suggested exclusions 135 Always should be excluded 135 Excluded based on group/network capability and financial logic 135 Negotiation "must-haves" 136 What to do with excluded services		
Key information necessary for any chance at successful capitation contracting132Included and excluded services – how much should (can) you take on?133First rule of thumb134Second rule of thumb135Suggested exclusions135Always should be excluded135Excluded based on group/network capability and financial logic135Negotiation "must-haves"136What to do with excluded services136		
Key information necessary for any chance at successful capitation contracting132Included and excluded services – how much should (can) you take on?133First rule of thumb134Second rule of thumb135Suggested exclusions135Always should be excluded135Excluded based on group/network capability and financial logic135Negotiation "must-haves"136What to do with excluded services136	Some additional thoughts on capitation for orbitalmology	130
Included and excluded services – how much should (can) you take on?  First rule of thumb Second rule of thumb Suggested exclusions Always should be excluded Excluded based on group/network capability and financial logic Negotiation "must-haves"  What to do with excluded services  133  134  135  136  136		
First rule of thumb		
Second rule of thumb		
Suggested exclusions		
Always should be excluded		
Excluded based on group/network capability and financial logic		
Negotiation "must-haves"		
What to do with excluded services		
Some capitation traps: Watch for these	· · · · · · · · · · · · · · · · · · ·	

## ERISA

A few thoughts on ERISA	139
You Gotta' Be Kidding (Strange Tales)	
#1 When a payor demonstrates perplexing intransigence (Part 1)	
#2 Same ownership? Yes, but so what	
#3 Same company? Yes, but so what	
#4 Why are you making us the bad guys when patients have financial hardships?	
#5 Do you really think we're that naive? (Apparently, yes.)	145
#6 Doctor, we're offering faster payment if you'll accept even lower reimbursements. (Seriously? Apparently, yes.)	146
#7 Oh, how the times they are a changing	1 <del>4</del> 0
#8 You're terminated. And then you're not	
#9 The worst provision ever?	
#10 Step Therapy, a delayed/refused payment problem that likely may not be solved	
through negotiating the Provider Agreement	
#11 Has your Provider Agreement been approved by state regulators?	
#12 When a payor demonstrates perplexing intransigence (Part 2)	155
Check Lists	
Provider Agreement Analysis and Negotiations	156
Additional Writings	
#1 Sometimes a tie is a win	161
#2 Would you buy a used car with a look and nothing more?	
#3 Ending a Managed Care Provider Agreement	
#4 Heart of Darkness	
#5 Additional language for pushing back on retroactive eligibility and/or claim denials	178
#6 Reality check: Why should a third-party payor offer you (your group) more than	470
you now receive?	
#7 Some thoughts on Managed Care contracting for pediatric ophthalmology	185
#8 Some additional thoughts on a practice or facility's responsibility to provide records (To whom? How many? At no cost?)	187
#9 Changing a capitated Provider Agreement to fee-for-service	
#10 What to do when you can't identify the contracting representative, or he/she isn't	
responding to your overtures	193
#11 "Chutzpah" – More lunacy on chart requests, and an apparently(?) secret	
Humana request form	
#12 Are there limits on the time a payor has to seek recovery of a paid claim?	
#13 Fee schedule modifications without amendment – Danger!	207