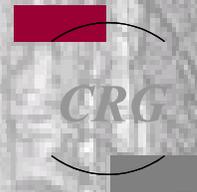


NETWORK NEWS

VOL. 5, OCTOBER 2003

CLINICAL RESOURCE GROUP, INC



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CRG Press Release

CRG is very proud of the service that our chiropractic network has provided to South Country Health Alliance members since taking over administrative responsibility for the program April 1, 2003. We think that your commitment to participating in this Health Plan serving the lower income population of your communities is worthy of public acknowledgement.

You will find enclosed in this mailing a press release that you can use in your local news paper. We encourage you to make use of this opportunity to let the community know that you are doing your part to deliver care to all persons who need it in your area. We are very proud of the fine service that patients receive from CRG providers and appreciate your continued support.

Dealing With Co-pays

During the 2003 legislative session lawmakers worked hard to address the state's serious financial deficit. The co-pay on state health care programs was part of the law passed by the Minnesota State Legislature to balance the budget. Co-pays for non preventive office visits, prescription drugs, and eyeglasses went into effect on October 1, 2003 for Medical Assistance, GAMC, and MinnesotaCare.

We have heard from a number of offices concerned with how to effectively implement collection of the co-pays with their MA/GAMC population who have not previously had co-pay responsibility. The Provider Update #162 that you received from the Department of Human Services just prior to October 1, 2003 has very clear directions addressing this concern. It reads as follows: **Providers may not deny services to recipients who are unable to pay co-pays, unless it is the routine business practice of a provider to refuse services to individuals with uncollected debt. Providers must give advance notice to recipients with uncollected debt before services can be denied.**

If your office has a "financial hardship" policy to address those patients who cannot pay their full out of pocket costs, you may consider if some patients covered by state programs will now qualify.

Remember that the co-pays do not apply to the following health plan members:

- ◆ Children under age 21
- ◆ Pregnant women
- ◆ Medicare covered services

SCHA members will receive new ID cards with the co-payment amount printed on them. Please remember to check the member's card to verify eligibility and collect the appropriate co-payment. For more information on this topic visit the Department of Human Services web site at:

<http://www.dhs.state.mn.us/HealthCare/programs/whatsnew.htm>

Provider Results are in!

In September a Provider Survey was sent to each participating CRG Chiropractic office. The survey was designed to obtain feedback from our network on CRG's administrative performance since taking on the management of chiropractic services for South Country Health Alliance in April, 2003.

To date, 50% of the surveys have been received. 67% of the respondents indicated that they had been participating with SCHA prior to CRG's taking on the network management responsibilities. A summary of the survey results follows:

Survey Questions:	Very Satisfied	Satisfied	Neutral	Somewhat Dissatisfied	Avg. Score (1-5 max)
<i>How satisfied are you with claims payment turnaround time?</i>	28%	44%	28%		4.0
<i>How satisfied are you with the explanation of payment (EOP) provided?</i>	22%	78%			4.22
<i>How satisfied are you with the level of CRG staff courtesy you receive?</i>	61%	39%			4.61
<i>How satisfied are you with how promptly and accurately your questions and inquiries are addressed?</i>	61%	39%			4.61
<i>How satisfied are you with claims submission and payment process?</i>	33%	56%	11%		4.22
<i>How satisfied are you with the credentialing process?</i>	28%	61%	11%		4.17
<i>How satisfied are you with the network treatment guidelines?</i>	22%	50%	17%	11%	3.83
<i>How satisfied are you with the information that CRG provides your practice regarding changes to the health plan that affect your office?</i>	33%	50%	17%		4.17

We also received many insightful and overall very positive comments regarding the work that we are doing with you. We value this information as it provides us a way to measure if our new approach to networking with providers and health plans is succeeding in our key provider service delivery goals of prompt and accurate payments, streamlined administrative process, professional and respectful communications, and provider network leadership. We thank all of you who responded to the survey. If you have not yet sent yours back you can still do so and your responses will be included with this data. It is a privilege and a pleasure to work with you all.

Doctor to Doctor by Dr. Richard Printon, Chiropractic Director

Clinical Treatment Guidelines Revised

The Quality Improvement Council of Clinical Resource Group has established special guidelines for children ages birth through 4 years. The new standards have been included within the following areas of the CRG Treatment Guidelines: Cervical Pain Guidelines, Thoracic Pain Treatment Guidelines, and Low Back Pain Treatment Guidelines.

Continued on next page...

Doctor to Doctor, continued...

Joint hypermobility is a particular concern with younger patients, as their spinal structure is more highly cartilagenous. Chiropractic treatment of these patients should not extend beyond a 30 day treatment program. Marked improvement in their condition must be clearly observed and documented within one to four treatments. When progressive improvement is documented within one to four treatments, care may continue as described under the current treatment guidelines within the 30 day treatment time frame.

The CRG Treatment Guidelines have been revised to reflect these latest revisions which will become effective November 1, 2003. You should download the guidelines from the CRG web site, www.clinicalgroup.net, then click on **Provider Resources**.

Business Services Tips

No MC Crossover with CRG

When you submit claims for members who have Medicare as their primary insurance, you must wait to submit your claim to CRG as secondary coverage until you receive your Medicare (MC) remittance advice.

Although the MC remittance advice that you receive from WPS indicates that crossover has occurred electronically to UCare, remember that CRG is not UCare and the crossover does not apply. Once you receive the remittance advice from Medicare you must submit a HCFA 1500 form along with a copy of the remittance advice showing coordination of benefits in order for CRG to process your claim.

Try Electronic Verification System (EVS)

We want to encourage you to try the State's EVS for verification of eligibility. It is a very user friendly process and applies to all State of Minnesota Health plans, not just those administrated by CRG. If you have internet in your office or if you are weighing the costs and benefits of getting internet in your office, this is a nice time saver that you will come to rely on.

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You can access the EVS on line at www.mnevs.state.us or by calling 800-657-3613. You can also access EVS through the CRG website. Go to www.clinicalgroup.net, then click on "provider services". Then click the button that says Electronic Verification System.

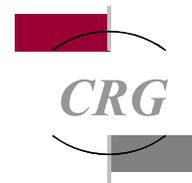
Management Notes by Gene Helle, CRG President

When Health Plans Compete

Lack of real competition has been an issue with Minnesota's health insurance industry for a number of years. With health care costs again in the spot light as insurance premiums soar, a coalition of small and medium-sized employers has announced their intentions to launch a new health plan sometime in 2004.

The "Employers Association, Inc." more than 1700 business as members and has worked for more than 10 years to develop an affordable health coverage option. CRG is committed to working with groups who seek new and better ways to deliver health care.

We have received much encouragement from our network providers to work to expand our services to other health plans. CRG is very interested in the prospect of playing a role in the development of this and similar forward looking programs. We will keep you updated on developments.



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