Crossover Claims

Introduction

Purpose

The purpose of this module is to familiarize participants with the Medi-Cal claim process for recipients who are eligible for both Medicare and Medi-Cal.

Module Objectives

- Identify the components of Medicare/Medi-Cal crossover claims
- Identify the different types of Medicare eligibility (Scope of Coverage)
- Define Qualified Medicare Beneficiary (QMB), aid code 80
- Discuss crossover claim reimbursement and “zero pay” crossovers
- Understand billing for Medicare non-covered services, exhausted services and non-eligible recipients
- Discuss automatic crossover billing procedures and billing tips for specific claim types
- Review crossover completion requirements for inpatient, outpatient, medical and allied health claims
- Discuss crossover claims follow-up and Claims Inquiry Form (CIF)
- Review common remittance advice details (RAD) codes and payment examples of Medicare/Medi-Cal claims
- Provide an overview of Charpentier claims

Acronyms

A list of current acronyms is located in the Appendix section of each complete workbook.
Crossover Claim Description

Some Medi-Cal recipients are eligible for services under the federal Medicare program. For most services rendered, Medicare requires a deductible and/or coinsurance that, in some instances, is paid by Medi-Cal. A claim billed to Medi-Cal for the Medicare deductible and/or coinsurance is called a crossover claim. This type of claim has been approved or paid by Medicare.

Medi-Cal recipients may be Medicare-eligible if they are 65 years or older, blind, disabled have end stage renal disease or if the Medi-Cal eligibility verification system indicates Medicare coverage.

Medicare/Medi-Cal Crossover Claim Terminology

- **Crossover**: A claim billed to Medi-Cal for the Medicare deductible and/or coinsurance is called a crossover claim. This type of claim has been approved or paid by Medicare.
- **Deductible**: The dollar amount Medicare recipients must pay for Part A or Part B services prior to receiving Medicare benefits.
- **Coinsurance**: The remaining balance of the Medicare Allowed Amount after a Medicare payment.
- **Co-payments**: The amount required by Medicare Part C or D when services are rendered or drugs are purchased. (Providers may choose to waive these co-payments or may deny service if a recipient cannot pay this amount. Medi-Cal does not generally pay for co-payments.)
- **Health Insurance Claim (HIC) number**: The Medicare recipient’s identification number.

Knowledge Review

A crossover claim is a claim billed to Medi-Cal for the Medicare ________________ and ________________.  

**Answer Key**: coinsurance, deductible
Medicare Health Care Benefits

Scope of Coverage

Medicare divides its services into specific classifications: Part A, Part B, Part C and Part D. Recipients may be covered for Part A only, Part B only, Part D only or a combination of services.

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part A</td>
<td>Inpatient Hospital Services, Skilled Nursing Facility Services, Hospice, and Home Health Care</td>
</tr>
<tr>
<td>Part B</td>
<td>Outpatient Hospital Services, Physician Services, and Home Health (if recipient is Part B eligible only)</td>
</tr>
<tr>
<td>Part C</td>
<td>Medicare Advantage Plans (MSA/PFFS/SNP/HMO/PPO – not crossover claims)</td>
</tr>
<tr>
<td>Part D</td>
<td>Prescription drugs not covered by Parts A, B or C (not crossover claims)</td>
</tr>
</tbody>
</table>

For a more extensive and current list of Medicare-covered services, refer to the annual Medicare & You publication available online at (www.medicare.gov).

Part A – Inpatient Services

Medicare provides coverage for inpatient hospital services, skilled nursing facility services, hospice and home health care services under Part A. These services are reflected on the Medicare Remittance Advice (RA).

NOTE

If a recipient does not have Part A coverage, the Medicare Part A contractor will pay for the services otherwise covered by Part B from funds held in trust for this purpose.

Providers must bill straight Medi-Cal for inpatient Part B-only type of claims because Medi-Cal does not process these as crossover claims. For inpatient Part B-only services, bill as straight Medi-Cal on the UB-04 claim form showing the Medicare Part B payment as Other Health Coverage (OHC). Refer to the appropriate Part 2 provider manual for billing instructions.
Part B – Outpatient and Professional Services
Medicare provides coverage for medically necessary, professional services and some preventive outpatient services under Part B eligibility. Outpatient claims (Part B services billed to Part A contractors) are reflected on the Medicare National Standard Intermediary Remittance Advice (MNSIRA). Providers are required to submit hard copy outpatient crossover claims with the Medicare electronic Remittance Advice (RA) information formatted in the MNSIRA. PC-Print Software is used to access and print the Medicare electronic RA in this format. The software is free and available through the Medicare Part A contractors. Part B (outpatient services) billed to Part B (contractors) medical claims are reflected on the Medicare Remittance Notice (MRN).

Part C – Medicare Advantage Plans
A Medicare recipient may choose to join a Medicare Advantage Plan (MSA/PFFS/SNP/HMO/PPO) rather than receive Medicare benefits under Part A or Part B fee-for-service Medicare. These claims do not cross over and must be billed as OHC. Refer to the appropriate Part 2 provider manual for billing instructions.

Part D – Prescription Drugs
Medicare Part D provides coverage for prescription drug benefits that would otherwise not be covered by Part A, B or C. Providers supplying drugs to Medicare Part D-eligible recipients should file claims with the Prescription Drug Plan (PDP) or Medicare Advantage Prescription Drug (MAPD) plan in which the recipient is enrolled.

Four categories of drugs and supplies will continue to be covered by Medi-Cal:

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coughs and colds</td>
<td>Symptomatic relief</td>
</tr>
<tr>
<td>Non-prescription drugs</td>
<td>Part D, not Medi-Cal; covers insulin, syringes and smoking cessation products</td>
</tr>
<tr>
<td>Prescription vitamins and minerals</td>
<td>Select single vitamins and minerals pursuant to Treatment Authorization Request (TAR) or utilization restrictions. Combination vitamin and mineral products are not a benefit. Vitamins or minerals used for dietary supplementation are not a benefit.</td>
</tr>
<tr>
<td>Weight control</td>
<td>Anorexia, weight loss or weight gain</td>
</tr>
</tbody>
</table>

Medical Supplies
Most medical supplies are not covered by Medicare and can be billed directly to Medi-Cal. However, medical supplies listed under the “Medicare Covered Services” heading in the Medical Supplies (mc sup) section of the Part 2 provider manual are covered by Medicare. These supplies must be billed to Medicare prior to billing Medi-Cal.

Knowledge Review
1. What types of services does Medicare Part A cover? _________________________
2. What types of services does Medicare Part B cover? __________ and __________

Answer Key: 1) Inpatient; 2) Outpatient, professional
Medicare/Medi-Cal Crossover Claim Policies

Recipient Coverage

Eligibility
The Medi-Cal eligibility verification system indicates a recipient's Medicare coverage. Recipients may be covered for Part A only, Part B only, Part D only or any combination of coverage. One of the following messages will be returned if a recipient has Medicare coverage:

<table>
<thead>
<tr>
<th>Type of Coverage</th>
<th>Medicare Coverage Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part A</td>
<td>Subscriber has Part A Medicare coverage with Health Insurance Claim number (HIC) _______. Medicare-covered services must be billed to Medicare before Medi-Cal.</td>
</tr>
<tr>
<td>Part B</td>
<td>Subscriber has Part B Medicare coverage with HIC Number _______. Medicare-covered services must be billed to Medicare before Medi-Cal.</td>
</tr>
<tr>
<td>Parts A and B</td>
<td>Subscriber has Parts A and Part B Medicare coverage with HIC Number _______. Medicare-covered services must be billed to Medicare before Medi-Cal.</td>
</tr>
<tr>
<td>Parts A and D</td>
<td>Subscriber has Parts A and D Medicare coverage with HIC Number _______. Medicare Part A-covered services must be billed to Medicare before Medi-Cal.</td>
</tr>
<tr>
<td>Parts B and D</td>
<td>Subscriber has Parts B and D Medicare coverage with HIC Number _______. Medicare Part B-covered services must be billed to Medicare before billing Medi-Cal.</td>
</tr>
<tr>
<td>Parts A, B and D</td>
<td>Subscriber has Parts A, B and D Medicare coverage with HIC number _______. Medicare Part A and Part B-covered services must be billed to Medicare before billing Medi-Cal.</td>
</tr>
<tr>
<td>Part D</td>
<td>Subscriber has Part D Medicare coverage with HIC number _______________. Medicare Part D covered drugs need to be billed to Medicare carrier before billing Medi-Cal. Carrier name: __________, Cov: R.</td>
</tr>
</tbody>
</table>

Limited Income Recipient – QMB
A Qualified Medicare Beneficiary (QMB), identified with Medi-Cal aid code 80 only, is a Medicare recipient who has limited income and resources. Under this program, Medi-Cal pays only for Medicare premiums, deductibles and coinsurance, within Medi-Cal guidelines.

The following message is returned from the Medi-Cal eligibility verification system when inquiring about eligibility for a QMB with aid code 80 only:

MEDI-CAL ELIGIBILITY LIMITED TO MEDICARE COINSURANCE, DEDUCTIBLES. PART A, B MEDICARE COVERAGE WITH HIC #_________. BILL MEDICARE BEFORE MEDI-CAL.
Crossover Claims

As with other crossover claims, Medi-Cal pays coinsurance and/or deductibles for both Medicare Part A and Part B services on crossover claims for aid code 80 only QMBs. Medi-Cal payment, combined with the Medicare payment, will not exceed the lower of either the Medicare or Medi-Cal allowed amount. Straight Medi-Cal claims submitted for Medicare denied and non-covered services for aid code 80 only QMBs will be denied.

Medi-Cal Crossover Claim Reimbursement
Most claims for Medicare/Medi-Cal recipients must first be billed to the appropriate Medicare Administrative Contractor (MAC) for processing of Medicare benefits. If Medicare approves the claim, it must then be billed to Medi-Cal as a crossover claim. California law limits Medi-Cal's reimbursement of coinsurance and deductibles billed on a crossover claim to an amount that, when combined with the Medicare payment, should not exceed Medi-Cal's maximum-allowed amount for similar services.

Zero Pay Crossovers
If a Part B claim is submitted to a Medicare Part B contractor and payment is made by Medicare, the claim automatically crosses over to Medi-Cal. If, within three weeks from the Medicare Remittance Notice (MRN) date, the automatic crossover claim does not appear on the Medi-Cal RAD, it may be a “zero pay” claim. Zero pay claims occur when Medicare has already paid more than the Medi-Cal maximum allowance. A zero pay claim will not appear on RADs or EOBs.

Part B claims submitted to a Medicare Part A contractor that are subsequently received and zero paid by Medi-Cal will appear on RADs.

If an automatic crossover claim results in a zero pay (no Medi-Cal payment), but the provider needs the claim to appear on the RAD, the provider must rebill Medi-Cal. Providers must also rebill Medi-Cal if they cannot locate the claim.

NOTE
Crossover claims do not require a Treatment Authorization Request (TAR). Straight Medi-Cal claims for Medicare denied or non-covered services may require a TAR.

Share of Cost
Providers should bill recipients for Medi-Cal Share of Cost (SOC) when applicable. Providers are strongly advised to wait until they receive the Medicare payment before collecting SOC to avoid collecting amounts greater than the Medicare deductible and/or coinsurance. Automatic crossover claims for Medi-Cal recipients with an unmet Share of Cost will deny on the Medi-Cal Remittance Advice Details (RAD) with RAD code 0314: **Recipient is not eligible for the month of service billed.** Providers should re-bill these claims to Medi-Cal showing the amount of the SOC collected. This amount may not be more than the coinsurance and/or deductible billed on the claim.

Knowledge Review

Recipients with aid code 80 have coverage that is ___________________ to ___________________.

**Answer Key:** restricted, Medicare services only
Medicare/Medi-Cal Crossover Claim Billing

Most claims for Medicare/Medi-Cal recipients must first be billed to the appropriate Medicare Administrative Contractor (MAC). If Medicare approves the claim, it must then be billed to Medi-Cal as a crossover claim. However, providers must bill a straight Medi-Cal claim if the services are not covered by Medicare, Medicare benefits have been exhausted, or the claim has been denied.

Crossover Claim Procedures

Automatically Billed Crossover Claims
Medicare providers bill Medicare for crossover claims in one of the following ways:

- Part A services billed to Part A contractors
- Part B services billed to Part A contractors
- Part B services billed to Part B contractors

Medicare Contractors
Most Medicare-approved Part A and Part B services billed to Medicare contractors can cross over to Medi-Cal automatically. Medicare uses a consolidated Coordination of Benefits Contractor (COBC) to automatically cross over Medi-Cal claims billed to Part A and Part B contractors for Medicare/Medi-Cal-eligible recipients.

The Medicare COBC uses eligibility information to identify Medi-Cal crossover claims. DHCS updates this information monthly. It is not necessary to include Medi-Cal provider or recipient identification numbers on claims sent to Medicare.

Make sure the National Provider Identifier (NPI) used on your Medicare claims is registered with Medi-Cal.
Direct Billed Claims
Most Medicare-approved Part A and Part B services billed to the Medicare Administrative Contractor (MAC) will cross over to Medi-Cal automatically. Claims that do not automatically cross over to Medi-Cal may be submitted as crossover claims.

The following claims may not cross over electronically and must be billed directly to Medi-Cal:

- Claims for recipients with Other Health Coverage (OHC), particular Health Care Plans or Managed Care coverage (may be submitted as straight Medi-Cal claims only)
- Unassigned claims
- Medicare 100 percent paid or 100 percent denied claims (denied claims may be submitted as straight Medi-Cal claims only)
- Claims for which Medi-Cal does not have a provider record for the NPI used on the original Medicare claim. (This can happen if the NPI used for Medicare claims is not the same as the NPI registered with Medi-Cal.)
- Claims that Medicare indicates were automatically crossed over to Medi-Cal but do not appear on a Medi-Cal Remittance Advice Details (RAD) within four to six weeks from the MNSIRA or MRN date, or that cannot be located in the system (Part B “zero pay” claims)

NOTE
Medicare/Medi-Cal crossover claims for psychiatric services must be hard copy billed if the recipient is enrolled in a health care plan (HCP) that is not capitated for psychiatric services. Refer to Medicare/Medi-Cal Crossover Claims in the appropriate Part 2 provider manual for specific billing instructions.

Knowledge Review
List two reasons why a crossover claim may not automatically cross over to Medi-Cal:
1. __________________________
2. __________________________

Answer Key: 1) Claim is unassigned; 2) Medicare denied 100% of the claim
Non-Crossover Claim Procedures

Most claims for Medicare/Medi-Cal recipients must first be billed to the appropriate Medicare Administrative Contractor for processing of Medicare benefits.

The following situations are not crossovers and must be billed as straight Medi-Cal:

- Medicare non-covered service
- Medicare denied services
- Medicare exhausted services
- Medicare non-eligible recipient
- Medicare Health Maintenance Organization (HMO) recipient
- Inpatient claims for recipients not covered by Part A (inpatient services for recipients with Part B-only eligibility)

**Medicare Non-Covered Service**

DHCS maintains a list of Medicare non-covered services that may be billed directly to the DHCS Fiscal Intermediary (FI) as straight Medi-Cal claims for Medicare/Medi-Cal recipients. Do not send these claims to the Crossover Unit.

All services or supplies on a straight Medi-Cal claim must be included in the Medicare Non-Covered Services charts for direct billing to Medi-Cal without any Medicare payment or denial documentation. If a service or supply is not included in the chart, but was not covered by Medicare, submit the claim with the corresponding MNSIRA or MRN showing the non-covered services or supplies.

**NOTE**

Medicare non-covered services are available in the following sections of the Part 2 provider manual: Medicare Non-Covered Services: CPT-4 Codes (medi non cpt) and Medicare Non-Covered Services: HCPCS Codes (medi non hcp).

**Medicare Denied Service**

Medicare-denied services may only be billed as straight Medi-Cal claims with the MNSIRA attached showing the denial. When billed on a crossover claim, Medicare denied services will not be paid by Medi-Cal and may be reflected on the Medi-Cal RAD with a RAD code **0395: This is a Medicare non-covered benefit.**

**Medicare Exhausted Service**

If a service or supply exceeds Medicare's limitations, supporting documentation must be included with the straight Medi-Cal claim. Physical therapy and occupational therapy for Medi-Cal patients with Medicare coverage must be billed to Medicare first. After Medicare benefits for physical and occupational therapy have been exhausted, providers may bill Medi-Cal directly (claim must include a copy of the MNSIRA or MRN that shows the benefits are exhausted).
B Crossover Claims

Medicare Non-Eligible Recipients
Providers must submit formal documentation that indicates a recipient is not eligible for Medicare when billing straight Medi-Cal for the following recipients:

- Recipients who are 65 years or older
- Recipients for whom the Medi-Cal eligibility verification system indicates Medicare coverage

Claims submitted without documentation, or with insufficient Medicare documentation for recipients for whom the Medi-Cal eligibility verification system indicates Medicare coverage, will be denied.

Acceptable documentation for Medicare non-eligible recipients includes the following:

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Card</td>
<td>Showing eligibility start date after date of service (DOS)</td>
</tr>
</tbody>
</table>
| Document signed, dated and stamped by Social Security Administration (SSA) or any documentation on SSA or Department of Health and Human Services (HHS) letterhead | - The document is valid only for dates of service up to the end of the month of the date on the document, or the date of entitlement.  
- Handwritten statements are acceptable if they bear an SSA stamp and contain the specific date criteria mentioned above. |
| Common Working File (CWF) printout or Third-Party Query Confidential computer printouts | If the printout says “Not in File as of XX/XX/XX,” it can be accepted for dates of service up to the date printed. |

Other Health Coverage – HMO
Medi-Cal recipients who receive benefits from a Medicare-contracted Health Maintenance Organization (HMO) are identified with Other Health Coverage (OHC) code “F.” Medi-Cal recipients who also have Medicare HMO coverage must seek medical treatment through the HMO. Neither the HMO nor Medi-Cal pays for services rendered by non-HMO providers.

Exception:
HMO plans often cover required emergency care until the patient’s condition permits transfer to the HMO’s facilities. Providers should contact the HMO for emergency treatment authorization and billing instructions.

Straight Medi-Cal claims may be submitted for services not covered by the Medicare HMO plan. Claims must be accompanied by an HMO denial letter or Explanation of Benefits (EOB) documenting that the Medicare HMO does not cover the service.

Knowledge Review
Which OHC code is used to identify a Medicare HMO?

Answer Key: F
Billing Tips – Medicare Non-covered, Denied and Exhausted Services

The following billing tips will help prevent Medi-Cal rejections, delays, mispayments and/or denials of claims for Medicare non-covered, denied or exhausted services:

- Bill as straight Medi-Cal claims. Use the CMS 1500 or UB-04 claim forms.
- Attach a copy of the MNSIRA or MRN.
- Obtain a TAR if the service normally requires authorization.
- For a Medicare recipient who also has OHC, bill the OHC before billing Medi-Cal.
- Ensure the MNSIRA/MRN shows the reason for denial. If a Medicare denial description is not printed on the front of an MNSIRA/MRN that shows a Medicare-denied service, copy the Medicare denial description from the back of the original MNSIRA/MRN, or from the Medicare manual, and submit it to Medi-Cal with the claim. This applies to any service denied by Medicare for any reason.
- For MNSIRA/MRNs showing both Medicare approved and non-approved services, only include non-approved services on the straight Medi-Cal claim.
Crossover Claim Submission

Timeliness

Providers have 12 months from the month of service and 60 days from the Medicare Remittance Advice (RA) date to submit a crossover claim to Medi-Cal.

NOTE
Claims received beyond the timeliness guidelines will require a delay reason code in order to receive full reimbursement.

Mailing Instructions

Medicare/Medi-Cal crossover claims for Medicare approved or covered services that do not automatically cross over, or that cross over but cannot be processed and are rejected, may be billed directly to Medi-Cal (electronically or by hard copy). Providers must submit hard copy crossover claims to the FI:

Inpatient Only
California MMIS Fiscal Intermediary
P.O. Box 15500
Sacramento, CA  95852-1500

All Other Provider Types
California MMIS Fiscal Intermediary
P.O. Box 15700
Sacramento, CA  95852-1700

Hard Copy Submission Requirements

Inpatient Services

Part A Services Billed to Part A Contractor
For detailed hard copy billing instructions, refer to the Part 2 provider manual UB-04 Completion: Inpatient Services section (ub comp ip) and Part 2: Medicare/Medi-Cal Crossover Claims: Inpatient Services section (medi cr ip).

Follow these instructions to bill for services rendered:

<table>
<thead>
<tr>
<th>Box #</th>
<th>Form Fields</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>TYPE OF BILL</td>
<td>First two digits must be 11 or 18 and values must match the Medicare RA. If first two digits are 12, bill as straight Medi-Cal with other health coverage.</td>
</tr>
<tr>
<td>6</td>
<td>FROM-THROUGH DATES OF SERVICE</td>
<td>From-through dates of service must match the Medicare RA.</td>
</tr>
<tr>
<td>8b</td>
<td>PATIENT NAME</td>
<td>Patient name must match the Medicare RA.</td>
</tr>
<tr>
<td>31</td>
<td>OCCURRENCE CODES &amp; DATES</td>
<td>List the date of the MNSIRA (MMDDYY) with code 50.</td>
</tr>
<tr>
<td>Box #</td>
<td>Form Fields</td>
<td>Instructions</td>
</tr>
<tr>
<td>-------</td>
<td>-------------</td>
<td>-------------</td>
</tr>
</tbody>
</table>
| 39 – 41 A – D | VALUE CODES AND AMOUNTS | • Blood Deductible: Enter code 06 and the Medicare blood deductible amount. Leave blank if not applicable.  
• Patient’s SOC: Enter code 23 and the patients’ SOC for the claim. Leave blank if not applicable.  
• Pints of Blood: Enter code 38 and the number of pints of blood billed. Leave blank if not applicable.  
• Medicare Deductible: Enter code A1 if Medicare is the primary payer, or B1 if Medicare is a secondary payer. Enter the deductible amount. Leave blank if not applicable.  
• Medicare Coinsurance: Enter A2 if Medicare is the primary payer, or B2 if Medicare is a secondary payer. Enter coinsurance amount. Leave blank if not applicable. |
| 42 | REVENUE CODE | The Revenue Code must display “001” in column 42, line 23. |
| 47 | TOTAL CHARGES AMOUNT | The Total Charges and amount must match the Medicare RA in column 42, line 23. |
| 50 | PAYER NAME | Payers must be listed in the following order of payment:  
• OHC, if applicable, except Medicare supplemental insurance  
• Medicare  
• Medicare supplemental insurance (if applicable)  
• Medi-Cal Inpatient Services (IP) |
| 51 | HEALTH PLAN ID | Enter the Medicare contractor ID. |
| 54 A – C | PRIOR PAYMENTS | Enter the OHC, Medicare or supplemental payments, if applicable, on the line that corresponds to the payer in Box 50.  
**NOTE**  
The Medicare payment amount must match the MNSIRA ALLOW/REIMB amount not the NET REIMB AMT. |
| 55 | EST. AMOUNT DUE | On the corresponding Medicare line, enter the same total charges amount as in Box 47, line 23. |
| 56 | NPI | Submit an original UB-04 claim form using the provider NPI in effect appropriate for the date of service on the claim |
| 57 A – C | OTHER BILLING PROVIDER ID | This field is not required, but can be used for legacy provider ID numbers and atypical providers who do not have an NPI to report (Box 56). |
| 60 A – C | INSURED’S UNIQUE ID | Enter the beneficiaries HIC number on the line that corresponds to the Medicare payer line in Box 50. Enter the Medi-Cal BIC ID number on the line that corresponds to the Medi-Cal IP payer line in Box 50. |
| 76, 77, 78, 79 | ATTENDING, OPERATING, & OTHER | Enter appropriate provider NPI. |

**NOTE**  
In Box 55, on the corresponding Medi-Cal IP line, list the Amount Due by calculating the difference between these items:  
**Calculation**  
$$\text{SUM (Blood deductible + Medicare deductible + Medicare coinsurance)} - \text{SUM (SOC, OHC, Medicare supplemental insurance payments)} = \text{Amount Due}$$
Example: Inpatient UB-04 Crossover Claim Form
Attach a copy of the MNSIRA showing the Part A payment. The single claim detail level MNSIRA printed with Medicare's free PCPrint software is required for outpatient claims. For providers who receive an electronic RA, this version is preferred and may also be required in the future for inpatient claims.

**Simplified Medicare RA with Part A Payment**

**Outpatient and Professional Services**

**Part B Services Billed to Part A Contractor**

For detailed hard copy billing instructions, refer to the Part 2 provider manual, *UB-04 Completion: Outpatient Services section (ub comp op)* and Part 2: *Medicare/Medi-Cal Crossover Claims: Outpatient Services section (medi cr op).*
### UB-04 claim form (applicable fields):

<table>
<thead>
<tr>
<th>Box #</th>
<th>Field Name</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>TYPE OF BILL</td>
<td>First two digits will be 13, 14, 72, 74, 75, 76, or 85 and values must match the Medicare National Standard Intermediary Remittance Advice (MNSIRA).</td>
</tr>
<tr>
<td>8B</td>
<td>PATIENT NAME</td>
<td>Patient name must match the MNSIRA.</td>
</tr>
<tr>
<td>31</td>
<td>OCCURRENCE CODES &amp; DATES</td>
<td>Enter code 50 and the date (MMDDYY) of the MNSIRA.</td>
</tr>
</tbody>
</table>
| 39 – 41 | VALUE CODES AND AMOUNTS | Enter code 23 and the patient’s SOC for the claim. Leave blank, if not applicable.  
- Enter code 06 and the blood deductible amount.  
- Enter code 38 and the number of pints of blood.  
- Enter code A1 and the Medicare deductible amount if Medicare is the primary payer. Enter code B1 if Medicare is a secondary payer. Leave blank, if not applicable.  
- Enter code A2 and the Medicare coinsurance amount if Medicare is the primary payer. Enter code B2 if Medicare is a secondary payer. Leave blank, if not applicable. |
| 42    | REVENUE CODE           | Enter the revenue codes that were billed to Medicare on the claim in the same order as they appear on the MNSIRA in column 42, lines 1 – 22. Crossover claims in excess of 15 claim lines must follow special billing instructions and be split-billed on two or more claim forms.  
- The Revenue Code must display “001” in column 42, line 23. |
<p>| 43    | DESCRIPTION            | Enter all claim detail lines (services) that were billed to Medicare on the claim in the same order as they appear on the MNSIRA in lines 1 – 22. Crossover claims in excess of 15 claim lines must follow special billing instructions and be split-billed on two or more claim forms. |
| 44    | HCPCS/RATE             | Enter the same procedure codes billed to Medicare.                                                                                           |
| 45    | SERVICE DATE           | Enter the actual date of service on each detail line.                                                                                       |
| 47    | TOTAL CHARGES          | Enter the total charge for each service billed to Medicare in lines 1 – 22. Enter the sum of the line item charges on line 23.                |</p>
<table>
<thead>
<tr>
<th>Box #</th>
<th>Field Name</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>50</td>
<td>PAYER NAME</td>
<td>Payers must be listed in the following order of payment:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• OHC, if applicable, except Medicare supplemental insurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Medicare</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Medicare supplemental insurance (if applicable)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Medi-Cal Outpatient Services</td>
</tr>
<tr>
<td>51</td>
<td>HEALTH PLAN ID</td>
<td>Enter the Medicare contractor ID.</td>
</tr>
<tr>
<td>54 A - C</td>
<td>PRIOR PAYMENTS</td>
<td>Enter the OHC, Medicare or supplemental payments, if applicable, on the line that corresponds to the payer in Box 50.</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>NOTE</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>The Medicare payment amount must match the MNSIRA ALLOW/REIMB amount <strong>not</strong> the NET REIMB AMT.</td>
</tr>
<tr>
<td>55</td>
<td>ESTIMATED</td>
<td>• On the corresponding Medicare line, enter the total charges from Box 47, line 23.</td>
</tr>
<tr>
<td></td>
<td>AMOUNT DUE</td>
<td>• On the corresponding Medi-Cal line, enter the difference of: Blood deductible + Medicare deductible + Medicare coinsurance amounts less SOC, OHC and Medicare supplemental insurance payments.</td>
</tr>
<tr>
<td>56</td>
<td>NPI</td>
<td>Submit an original UB-04 claim form using the provider NPI in effect appropriate for the date of service on the claim</td>
</tr>
<tr>
<td>76, 77, 78, 79</td>
<td>ATTENDING, OPERATING, &amp; OTHER</td>
<td>Enter appropriate provider NPI.</td>
</tr>
</tbody>
</table>
Example: Outpatient UB-04 Crossover Claim
Include a complete, unaltered and legible copy of the corresponding MNSIRA for each crossover claim.

---

**Example: Medicare Remittance Advice Details Form**

**NOTE**

For Outpatient Part B claims billed to Part A contractors only: The PC-Print single claim detail version of the MNSIRA will be accepted as an attachment to both original and CIF or appeal hard copy crossover claims. Refer to the appropriate Part 2 provider manual for specific program requirements.
Outpatient and Professional Services, Part B

Part B Services Billed to Part B Carriers
Hard copy submission requirements for Part B services billed to Part B carriers are listed below.

CMS-1500 claim forms should be submitted in one of the following formats:

- Original
- Clear photocopy of the claim submitted to Medicare
- Facsimile (same format as CMS-1500 claim form and background must be visible)

NOTES
## CMS-1500 claim form fields for Crossovers only:

<table>
<thead>
<tr>
<th>Box #</th>
<th>Field Name</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>MEDICARE/MEDICAID/TRICARE/CHAMPVA/GROUP HEALTH PLAN (SSN OR ID)/FECA BLK LUNG (SSN)/OTHER (ID)</td>
<td>Enter an “X” in both the Medicare and Medicaid boxes.</td>
</tr>
<tr>
<td>1A</td>
<td>INSURED’S ID NUMBER</td>
<td>Enter the recipient's HIC number.</td>
</tr>
<tr>
<td>9A</td>
<td>OTHER INSURED’S POLICY OR GROUP NUMBER</td>
<td>Enter the 14-character Medi-Cal recipient identification number from the Beneficiary Identification Card.</td>
</tr>
<tr>
<td>10D</td>
<td>CLAIM CODES (DESIGNATED BY NUCC)</td>
<td>Enter the patient’s SOC for the service (leave blank if not applicable).</td>
</tr>
<tr>
<td>11C</td>
<td>INSURANCE PLAN NAME OR PROGRAM NAME</td>
<td>Enter the Medicare Contractor ID.</td>
</tr>
<tr>
<td>31</td>
<td>SIGNATURE OF PHYSICIAN OR SUPPLIER</td>
<td>The claim must be signed and dated by the provider or a representative assigned by the provider. Use black ballpoint pen only. An original signature is required on all paper claims. The signature must be written, not printed. Stamps, initials or facsimiles are not acceptable. (The legacy Medi-Cal ID was previously required in this field for crossovers.)</td>
</tr>
<tr>
<td>32</td>
<td>SERVICE FACILITY LOCATION INFO.</td>
<td>Enter the full address where services were provided, including the nine-digit ZIP code.</td>
</tr>
<tr>
<td>32A</td>
<td>SERVICE FACILITY NPI</td>
<td>Enter the NPI of the Service Facility.</td>
</tr>
<tr>
<td>33</td>
<td>BILLING PROVIDER INFORMATION</td>
<td>Enter the full billing address, including the nine-digit ZIP code.</td>
</tr>
<tr>
<td>33A</td>
<td>BILLING PROVIDER NPI</td>
<td>Enter the NPI of the Billing Provider.</td>
</tr>
</tbody>
</table>
**Example: Billing Medi-Cal for Part B Services Billed to a Part B Contractor**

---

**HEALTH INSURANCE CLAIM FORM**

**APPROVED BY NATIONAL UNIFORM CLAIM COMMITTEE (NUCC) 09/12**

**PICRA**

<table>
<thead>
<tr>
<th>Item</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>MEDICARE</td>
</tr>
<tr>
<td>2.</td>
<td>PATIENT’S NAME</td>
</tr>
<tr>
<td>3.</td>
<td>PATIENT’S BIRTH DATE</td>
</tr>
<tr>
<td>4.</td>
<td>INSURER’S NAME</td>
</tr>
<tr>
<td>5.</td>
<td>PATIENT’S ADDRESS</td>
</tr>
<tr>
<td>6.</td>
<td>RESERVED FOR NUCC USE</td>
</tr>
<tr>
<td>7.</td>
<td>INSURER’S ADDRESS</td>
</tr>
<tr>
<td>8.</td>
<td>CITY</td>
</tr>
<tr>
<td>9.</td>
<td>STATE</td>
</tr>
<tr>
<td>10.</td>
<td>ZIP CODE</td>
</tr>
<tr>
<td>11.</td>
<td>TELEPHONE</td>
</tr>
<tr>
<td>12.</td>
<td>OTHER INSURER’S NAME</td>
</tr>
<tr>
<td>13.</td>
<td>OTHER INSURER’S POLICY OR GROUP NUMBER</td>
</tr>
<tr>
<td>14.</td>
<td>RESERVED FOR NUCC USE</td>
</tr>
<tr>
<td>15.</td>
<td>SERVICES</td>
</tr>
<tr>
<td>16.</td>
<td>DATE BILLING</td>
</tr>
</tbody>
</table>

---

**CROSSOVER CLAIMS**

**Example:** Billing Medi-Cal for Part B Services Billed to a Part B Contractor

---

**JOHN BROWN**

651 FIRST STREET

ANYTOWN, CA 958235555

**JANE SMITH**

1027 MAIN STREET

ANYTOWN, CA 958235555

**DATE**

12/01/18

---

**December 2018**
Inpatient Part B-Only Services

Part B-Only Services Billed to a Part A Contractor

For detailed straight Medi-Cal hard copy billing instructions, refer to the Part 2 provider manual, *Medicare/Medi-Cal Crossover Claims: Inpatient Services* section (medi cr ip).

Reminders:

- Submit the UB-04 claim form, including each of the appropriate accommodation and ancillary services.
- Enter the payment amount in the appropriate Prior Payment field (Box 54) when Part B payment appears on a MNSIRA.
- Attach the MNSIRA labeled “ancillary” or “Part B” to the straight Medi-Cal claim. For providers who receive an ERA, the single claim detail level MNSIRA printed with Medicare’s free PC-Print Software is preferred and may be required in the future for inpatient claims.
- A TAR is required for hard copy billing of Part B-only services.
Crossover Claims

Billing Tips
Follow these billing tips to help prevent rejections, delays, mispayments and/or denials of crossover claims:

- Do not highlight information on the claim or attachments.
- Do not write in undesignated white space or the top one-inch of the claim form.
- MNSIRA/MRNs must be complete, legible and unaltered. For example, make sure the date in the upper right-hand corner is legible. For providers who receive an electronic remittance, the single claim detail level MRN printed with the free Medicare Remit Easy Print (MREP) or MNSIRA printed with the free Medicare PC-Print Software is preferred and may be required in the future.
- Crossover claims must not be combined. Examples of common errors include:
  - Multiple recipients on one UB-04 or CMS-1500 claim form
  - One MNSIRA/MRN for multiple UB-04 or CMS-1500 claim forms
  - Multiple claims (one or more MNSIRAs/MRNs) for the same recipient on one UB-04 or CMS-1500 claim form
  - Multiple claim lines from more than one MNSIRA/MRN for the same recipient on one UB-04 or CMS-1500 claim form
- All Medicare-allowed claim lines must be included on the crossover claim and must match each corresponding MNSIRA/MRN provided by Medicare.
- Medicare-denied claim lines that appear on the same crossover claim, or on the MNSIRA/MRN with Medicare-allowed claim lines, cannot be paid with the crossover claim.

NOTES

________________________________________________________________________

________________________________________________________________________

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________________________________________________________________________

________________________________________________________________________
Crossover Claim Follow-Up

Tracing Claims

A Claims Inquiry Form (CIF) cannot be submitted to trace an automatic crossover claim. However, a CIF must be submitted to trace a direct-billed crossover claim. Submit a crossover claim (CMS-1500/UB-04 with an MRN or Medicare RA) to trace an automatic crossover claim.

Claims Inquiry Form (CIF)

A CIF is used to initiate an adjustment or correction on a claim. The four ways to use a CIF for a crossover claim are:

- Reconsideration of a denied claim
- Trace a claim (direct billed claims only)
- Adjustment for an overpayment or underpayment
- Adjustment related to a Medicare adjustment

Crossover CIF Billing Tips

Follow these billing tips to help prevent rejections, delays, mispayments and/or denials of crossover CIFs:

- Submit only one crossover claim (that is, only one Claim Control Number [CCN]) for each CIF.
- Enter the 13-digit CCN of the most recently denied crossover claim from the RAD in Box 9.
- Mark Attachment field (Box 10) and include appropriate documentation that is clear, concise and complete.
- Mark Underpayment field (Box 11) or Overpayment field (Box 12), if applicable.
- If requesting an adjustment, use the approved CCN that is being requested for adjustment.
- In the Remarks field (Box 80)/Additional Claim Information field (Box 19), indicate the reason for the adjustment or the denial, the type of action desired, and corrected information.
- Failure to complete the Remarks field of the CIF may cause claim denial or delayed processing.
- Make sure timeliness requirements are met.

NOTE

It is acceptable to make corrections on the claim copy being submitted with the CIF if the Remarks field (Box 80)/Additional Claim Information field (Box 19) is completed.
Crossover Pricing Examples

This section has examples of Medicare/Medi-Cal claims for medical and outpatient services billed on the CMS-1500 and UB-04 claim forms as well as corresponding Remittance Advice Details (RAD) code examples.

_Welfare and Institutions Code_ (W&I Code), Section 14109.5 limits Medi-Cal’s payment of the deductible and coinsurance to an amount that, when combined with the Medicare payment, should not exceed the amount paid by Medi-Cal for similar services. This limit is applied to the total sum of the claim. Therefore, the combined Medicare/Medi-Cal payment for all services of a claim may not exceed the amount allowed by Medi-Cal for all services of a claim.

**NOTE**
Medicare deductible and coinsurance amounts that are hard copy billed are reimbursed as if they were automatically transferred from the Part B carrier.

Remittance Advice Details

The Medi-Cal RAD form shows each crossover service that was processed. For each procedure listed on the RAD form, the Medicare Allowed, Medi-Cal Allowed, Computed MCR AMT (Medicare payment) and Medi-Cal Paid amounts are shown. If Medi-Cal reduces or denies payment consideration for total claim services, the corresponding RAD code is included.
The most common RAD codes and messages related to crossover claims are listed in the following table.

<table>
<thead>
<tr>
<th>RAD Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0002</td>
<td>The recipient is not eligible for benefits under the Medi-Cal program or other special programs.</td>
</tr>
<tr>
<td>0371</td>
<td>Line detail crossover submitted incorrectly on Medi-Cal claim; submit only copy of Medicare claim and EOMB (Explanation of Medicare Benefits) to Crossover Unit, P.O. Box 15700, Sacramento, CA 95852-1700.</td>
</tr>
<tr>
<td>0372</td>
<td>This crossover must be billed with line-specific information. Please resubmit with line item information.</td>
</tr>
<tr>
<td>0395</td>
<td>This is a Medicare non-covered benefit. Rebill Medi-Cal on an original claim form except for aid code “80”, QMB (Qualified Medicare Beneficiary Program) recipients.</td>
</tr>
<tr>
<td>0442</td>
<td>Medicare payment meets or exceeds Medi-Cal maximum reimbursement.</td>
</tr>
<tr>
<td>0443</td>
<td>Medi-Cal payment may not exceed the maximum amount allowed by Medi-Cal.</td>
</tr>
<tr>
<td>0444</td>
<td>For non-physician claims, see Charpentier billing instructions in the provider manual. Medi-Cal automated system payment does not exceed the Medicare allowed amount.</td>
</tr>
<tr>
<td>9019</td>
<td>Information on the claim does not match what is being billed.</td>
</tr>
</tbody>
</table>

Refer to the Remittance Advice Details (RAD) Codes and Messages sections of the Part 1 provider manual for a complete list of RAD codes and billing tips.

Knowledge Review
Combined Medicare/Medi-Cal payment for all services of a claim may not exceed the _________ ________ by Medi-Cal for all services.

Answer Key: amount allowed
Payment Examples

The following payment examples are for illustration only and do not necessarily represent Medi-Cal or Medicare allowed amounts. Crossover services payments are made in accordance with W&I Code, Section 14109.5.

0395 Medicare Non-Covered Benefit

Line 2 of the following RAD form example lists “0395” (This is a Medicare non-covered benefit. Rebill Medi-Cal on an original claim form except for aid code “80”, QMB [Qualified Medicare Beneficiary Program] recipients) in the RAD CODE field. To be reimbursed for this service, this claim line must be billed separately as a straight Medi-Cal claim.

Example: Sample pricing for RAD code 0395, (Medicare Non-Covered Benefit)

Example: RAD code 0395
0442 Cutback (Zero Pay)

In the following example, the amount paid by Medicare exceeded the Medi-Cal maximum reimbursement, which resulted in a zero Medi-Cal payment.

Example: Sample pricing for RAD code 0442 (Zero Pay)

An automatic crossover claim resulting in a zero Medi-Cal payment will not be shown on the RAD form. However, if at least one procedure processes as a 0444 cutback, the automatic zero Medi-Cal payment crossover claim will appear on the RAD form. This indicates to providers that they may rebill the 0444 cutback procedures (excluding physician services). Refer to “Charpentier Rebilling” in the Medicare/Medi-Cal Crossover Claims: CMS-1500 (medi cr cms) section of the Part 2 provider manual for more information.
**B** Crossover Claims

**0443 Cutback with Deductible**

In this example, the deductible and coinsurance amount ($101.60) exceeds the Medi-Cal maximum allowable amount ($70.87), resulting in a cutback.

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**Example: Pricing for 0443 Cutback (with deductible)**

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**Example: RAD code 0443**

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**NOTES**
Charpentier Claims

A permanent injunction (Charpentier v. Belshé [Coye/Kizer]) filed December 29, 1994, allows providers to rebill Medi-Cal for supplemental payment for Medicare/Medi-Cal Part B services, excluding physician and laboratory services. This supplemental payment applies to crossover claims when Medi-Cal’s allowed rates or quantity limitations exceed the Medicare-allowed amount.

NOTE
Part A intermediaries do not use a fee schedule to determine allowed amounts for each service; therefore, this only applies to Part B services billed to Part B contractors. All Charpentier rebilled claims must have been first processed as Medicare/Medi-Cal crossover claims.

The following definitions apply to Charpentier rebills:

- Rates: The Medi-Cal-allowed amount for the item or service exceeds the Medicare allowed amount.
- Benefit Limitation: The quantity of the item or service is cutback by Medicare due to a benefit limitation.
- Rates and Benefit Limitations: Both the Medi-Cal allowed amount for the item or service exceeds the Medicare-allowed amount and the quantity of the item or service is cut back by Medicare due to a benefit limitation.

Pricing Information

Cutback
If there is a price on file, crossover claims will be cut back with RAD code 0444: For non-physician claims, see Charpentier billing instructions in the provider manual. Medi-Cal automated system payment does not exceed the Medicare allowed amount.

Medicare-Allowed Amount
If there is no price on file, Medi-Cal adopts the Medicare-allowed amount and a 0444 cutback is not reflected on the RAD.

Exceeds Medicare Rate
If Medi-Cal’s rates and/or limitations are greater than the Medicare-allowed amount, rebill the claim by following Charpentier billing instructions and attaching appropriate pricing documentation.

NOTE
A Charpentier rebill must not be combined with a crossover claim.

Knowledge Review
A Charpentier claim may be billed for?

1. __________ 2. _______________ 3. ____________________________

Answer Key: 1) rates; 2) limitations; 3) rates and limitations

January 2018
Resource Information

References

The following reference materials provide Medi-Cal program, claims and eligibility information.

Provider Manual References

Part 1
Medicare/Medi-Cal Crossover Claims Overview (medicare)

Part 2
CMS-1500 Completion (cms comp)
Medicare/Medi-Cal Crossover Claims: CMS-1500 (medi cr cms)
Medicare/Medi-Cal Crossover Claims: CMS-1500 Billing Examples for Allied Health (medi cr cms exa)
Medicare/Medi-Cal Crossover Claims: CMS-1500 Billing Examples for Medical Services (medi cr cms exm)
Medicare/Medi-Cal Crossover Claims: CMS-1500 Pricing Examples for Medical Services (medi cr cms prm)
Medicare/Medi-Cal Crossover Claims: Inpatient Services (medi cr ip)
Medicare/Medi-Cal Crossover Claims: Inpatient Services Billing Examples (medi cr ip ex)
Medicare/Medi-Cal Crossover Claims: Outpatient Services (medi cr op)
Medicare/Medi-Cal Crossover Claims: Outpatient Services Billing Examples (medi cr op ex)
Medicare/Medi-Cal Crossover Claims: Outpatient Services Medi-Cal Pricing Examples (medi cr op pr)
Medicare/Medi-Cal Crossover Claims: UB-04 (medi cr ub)
Medicare Non-Covered Services: Charts Introduction (medi non cha)
Medicare Non-Covered Services: CPT-4 Codes (medi non cpt)
Medicare Non-Covered Services: HCPCS Codes (medi non hcp)
UB-04 Completion: Inpatient Services (ub comp ip)
UB-04 Completion: Outpatient Services (ub comp op)