



PETER J. DE FRANK⁺, *Partner*
TARA M. McCLUSKEY⁺, *Partner*
KIMBERLY A. KOPP⁺, *Partner*

Kim E. Sparano⁺
Dennis M. Baptista^{+/-}
Gerard P. Hermann⁺
Philip S. Tarr⁺

50 Packanack Lake Road
Wayne, New Jersey 07470
P. 973-696-1900 F. 973-696-4211
Email: mail@dmcklawgroup.com
pip@dmcklawgroup.com
wc@dmcklawgroup.com

JOSEPH A. MASSOOD⁺, *Of Counsel*

Dara Sierra, *Paralegal*
Donella Stubbs, *Paralegal*
Katherine Pajazetovic, *Paralegal*
Olivia Shea, *Paralegal*
Pamela McMahon, *Paralegal*
Tiana Johnson, *Paralegal*

[~] NJ, NY & CT Bar
⁺ NJ Bar
-Certified by the Supreme Court of New Jersey as a
Worker's Compensation Law Attorney

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PIP/WC ALERT

ATTN: Medical Providers/Billing Companies
From: Tara McCluskey, Esq. and Kimberly A. Kopp, Esq.
Re: MANDATORY ELECTRONIC BILLING –
NJ NO FAULT & NJ WORKER'S COMPENSATION

Effective September 1, 2019 for NJ No-Fault Auto and November 1, 2019 for NJ Workers' Compensation, the N.J. Workers' Compensation EDI Law (Senate P.L. 2016 C64), and No-Fault Auto Law (Senate P.L. 2017 C369 - found at N.J.S.A. 39:6A-5.4), make it mandatory for all workers' compensation and no-fault auto healthcare practitioners, insurance carriers, third party administrators, and medical management companies to submit, process, and accept medical bills electronically.

A "complete electronic medical bill," pursuant to N.J.S.A. 39:6A-5.3 is as follows:

- 1) It is submitted in the correct uniform billing format, with the correct uniform billing code sets, transmitted in compliance with the guidelines;
- 2) The bill and electronic attachments provide all information required under the guidelines established by this act;
- 3) The health care provider or its billing representative has provided all information that the insurance carrier or its third-party administrator requested.

Electronic medical bills, pursuant to N.J.S.A. 39:6A-5.4 must:

- 1) Be completed on standardized forms following the guidelines established pursuant to this act.
- 2) Insurance carriers, medical management companies, or their third-party administrators shall accept electronic bills and shall comply with the guidelines.
- 3) Confidentiality of medical information submitted on electronic bills for payment of medical services pursuant to this act shall be maintained.
- 4) Insurance carriers or their third-party administrators shall acknowledge receipt of a complete electronic medical bill to the party that sent the complete electronic medical bill in compliance with the guidelines.

*** This PIP/WC Alert should be used only as a guide and should not be construed as legal advice. THIS IS NOT A LEGAL OPINION. IT IS THE RESPONSIBILITY OF THE PROVIDER TO REVIEW ALL CORRESPONDENCE FROM INSURANCE CARRIERS REGARDING ELECTRONIC BILLING. THE INFORMATION CONTAINED IN THIS PIP/WC ALERT MAY NOT BE ACCURATE.***

- 5) Payment for a complete electronic medical bill deemed compensable by the insurance carrier shall be made in accordance with subsection g. of section 5 of P.L.1972, c.70 (C.39:6A-5), provided, however, that insurance carriers or their third party administrators may establish shorter payment deadlines through contracts or agreements with health care providers or their billing representatives in a non-prescribed format or timeline.

Pursuant to N.J.S.A. 39:6A-5.5, this statute **does not** apply to any provider that:

- 1) Submits less than 25 medical bills per month to insurance carriers or third-party administrators;
- 2) Furnishes services only outside of the United States;
- 3) Experiences a disruption in electricity and communication connections that are beyond its control; or
- 4) Demonstrates that a specific and unusual circumstance exists that precludes submission of electronic bills.

Insurance carriers/third party administrators will be selecting clearing houses to process the electronic submission of medical bills and supporting documentation. Geico and Prizm have selected Carisk Intelligent Clearing House (CiC). Prizm is the NJ PIP vendor for the following carriers:

- 1) AIG;
- 2) Amica;
- 3) Countryway;
- 4) IDS Property Casualty Insurance Company;
- 5) MAPFRE;
- 6) Mercury Indemnity Company of America;
- 7) Metropolitan Property and Casualty Insurance Co; and
- 8) CURE.

To obtain additional information regarding Carisk Intelligent, you can contact them as follows; via email at cicedi@cariskpartners.com or 973-795-1641 ext 1002 or via their website at www.cariskic.com.

Progressive Insurance has selected Availity as their Clearinghouse/eBill Agent. Their information is as follows:

Availity Support Phone Number: 800-282-4548
Availity Web Portal Address: <https://www.availity.com/>

Progressive will handle the receipt of medical records and other supporting documentation as follows:

1. Availity can receive electronic attachments using the 275 transaction.
2. Availity will be providing a web portal where the attachments can be sent along with the eBill.

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3. Progressive will accept records via Fax. The Fax number is (877) 213-7258.

Please include the Identification Code used in PWK06 and Progressive's 9-digit claim number on all correspondence.

Our office is in the process of obtaining additional information regarding which clearing houses all insurance carriers not listed in this alert have elected for their electronic billing. If you have received this information from an insurance carrier not listed above, kindly email same to dstubbs@dmcklawgroup.com.