



## Policy: Retroactive Claim Adjustments - Individual Product

### Principles:

Health Plans - Individual Product

### Purpose:

It is the policy of University of Utah Health Plans to reprocess claims retroactively when appropriate.

### Description:

A claim can be retroactively adjusted and reprocessed based on a number of reasons. This includes, but is not limited to:

- A. The original claim was processed incorrectly based on the enrollee's benefits.
- B. University of Utah Health Plans uncovers that the enrollee had other primary insurance at the time of the service.
- C. The enrollee's coverage was retroactively terminated.

These situations result in either an overpayment or underpayment on the original claim. A retroactive claim adjustment is the reprocessing of a previously paid claim. These claim adjustments may cause the enrollee to become responsible for the payment or the enrollee may need to request a refund from the provider if the enrollee paid for a service out of pocket that should have been covered by the plan.

Retroactive claim adjustments occur after the enrollee has obtained services from the provider. University of Utah Health Plans have up to 24 months to identify claims that need to be adjusted.

Retroactive claim denials and adjustments can be prevented in various ways. This includes, but is not limited to:

- A. The enrollee pays their monthly insurance premium either on or before the payment deadline each month. Timely premium payment prevents an enrollee's coverage from being terminated retroactively.
- B. The enrollee provides University of Utah Health Plans with their other insurance information upon enrollment so that University of Utah Health Plans is aware if they are primary, secondary, or tertiary.

### Current Approval Date:

Sep 17 2018