

Reading Remittances

As a participating provider, you may choose from *payment vendors* Zelis® and InstaMed® to receive your payment and remittance information. Here are some helpful tips to reading the printed version of their remittances, which are similar in layout.

If you'd like more information on the payment options such as paper check, electronic bank transactions, and virtual credit cards, please contact your Provider Relations representative.

Summary Section:

Check Summary (Zelis) / Reconciliation Summary (InstaMed)

Billed Amount / Total Charges = the sum of all the charges billed for the claims on this remittance

Contractual Adjustments = the sum of all the contractual adjustments (CO) made to the claims on this remittance

Other Adjustments = the sum of all the other adjustments (OA) made to the claims on this remittance

Patient Responsibility = the sum of all the patient responsibility (PR) assigned to the claims on this remittance

Adjudicated Results / Total Claim Payment = the sum of all the payment activity for the claims on this remittance (charges, – contractual adjustments, – other adjustments, – patient Responsibility = adjudicated results / total claim payment)

Provider Adjustments = the sum of the activity in the provider adjustments section of this remittance where money is withheld or credited back to you (the provider)

Paid / Payment Amount = the net payment amount for this remittance (adjudicated results / total claim payment, + or – the provider adjustments, = paid / payment amount)

Zelis

Check Summary	
Billed Amount:	\$32,421.78
Contractual Adjustments:	(-9816.77)
Other Adjustments:	(34556.55)
Patient Responsibility:	(0)
Adjudicated Results:	\$7,682.00
Provider Adjustments:	-\$2,097.38
Paid:	\$5,584.62

InstaMed

RECONCILIATION SUMMARY	
Total Charges	\$133,743.55
Total Patient Responsibility	(\$8,063.17)
Total Contractual Adjustments	(\$87,349.33)
Total Other Adjustments	(\$12,006.17)
Total Claim Payment	\$26,324.88
Provider Adjustments	\$0.00
Payment Amount	\$26,324.88

Claim Information:

Claims are displayed with the processing details for each line, including the claim adjustment reason codes (CARC) and remittance remark codes (RARC) that are added to explain any adjustments. A full list of the CARCs and RARCs that appear within that remittance appear after all claims have been displayed. Some examples of each are below.

Zelis

Service Date(s)	Procedure (Modifiers)	No. of Units	Billed Amount	Contractual Adjustments	Other Adjustments	Allowed	Patient Responsibility	Payment	Adj. Reason	Remarks
08/23/21-08/23/21	95165	10.00	\$500.00	\$330.20	\$0.00	\$169.80	\$33.96	\$135.84		
	*****			\$0.00	\$0.00		\$33.96		PR2	
	*****			\$330.20	\$0.00		\$0.00		CO45	
CLAIM TOTALS:			\$500.00	\$330.20	\$0.00	\$169.80	\$33.96			
Total Individual Claim Payment:								\$135.84		

Adjustment Reason Code

CO=Contractual Obligation, OA=Other Adjustment, PI=Payer Initiated, PR=Patient Responsibility

CO23	The impact of prior payer(s) adjudication including payments and/or adjustments. (Use only with Group Code OA)
CO45	Charge exceeds fee schedule/maximum allowable or contracted/legislated fee arrangement. Usage: This adjustment amount cannot equal the total service or claim charge amount, and must not duplicate provider adjustment amounts (payments and contractual reductions) that have resulted from prior payer(s) adjudication. (Use only with Group Codes PR or CO depending upon liability)

Remark Code Description

M15	Separately billed services/tests have been bundled as they are considered components of the same procedure. Separate payment is not allowed.
N4	Missing/Incomplete/Invalid prior Insurance Carrier(s) EOB.

InstaMed

Service Dates	Procedure (Modifiers)	No. of Units	Amount Billed	Allowed	Payment	Patient Responsibility	Contractual Adjustments	Other Adjustments	Adjustment Reason	Remarks
11-24-2020 - 11-24-2020	99395(25)	1	\$652.00	\$122.16	\$122.16	\$0.00	\$529.84	\$0.00	CO-45	
11-24-2020 - 11-24-2020	99213(25)	1	\$121.00	\$42.61	\$42.61	\$0.00	\$0.00	\$280.39	PI-59	N130
Total			\$978.00	\$164.77	\$164.77	\$0.00	\$529.84	\$280.39		

ADJUSTMENT REASON CODES

Code	Adjustment Reason	Description
CO: Contractual Obligations	CO-45	Charge exceeds fee schedule/maximum allowable or contracted/legislated fee arrangement.

REMARK CODES

Code	Description
N4	Missing/incomplete/invalid prior insurance carrier EOB.
N130	Alert: Consult plan benefit documents for information about restrictions for this service.

Provider Adjustments:

This section has information regarding any withholds of outstanding negative balances, creation of negative balances, or of credits back to you. The reference number field will include your patient account number and the claim number. The totals may decrease or increase your net payment, as seen in the summary section.

Examples

This example illustrates what is displayed when the overpayment recovery for claims processed (retracted) within this remittance is accomplished because the other claim payments **are enough** to satisfy the retracted amount. In this case, the amount is displayed with the positive amount intended to be recovered, but also a negative value that cancels out the need for any further recovery. The **InstaMed** layout is shown, though this kind of transaction may appear on either remittance.

PROVIDER ADJUSTMENTS			
Provider ID	Fiscal Period Date	12/31/2021	
Adjustment Reason	Adjustment Amount	Reference Number	
Overpayment Recovery	-\$16.29		
Overpayment Recovery	-\$16.29		

This example illustrates what is displayed when the overpayment recovery for claims processed (retracted) within this remittance cannot be accomplished because the other claim payments **are not enough** to satisfy the retracted amount. In this case the amount is displayed with the positive amount intended to be recovered, which is then carried forward on our claim system (as an outstanding negative balance) for a future recovery. The **InstaMed** layout is shown, though this kind of transaction may appear on either remittance.

PROVIDER ADJUSTMENTS			
Provider ID	Fiscal Period Date	12/31/2022	
Adjustment Reason	Adjustment Amount	Reference Number	
Overpayment Recovery	\$109.51		

This example is of an overpayment recovery for an outstanding negative balance that was not able to be recovered previously and was carried forward to this remittance. The **Zelis** layout is shown, though this kind of transaction may appear on either remittance.

Provider Adjustments			
Provider ID:	Fiscal Period Date:	12/31/2021	
Adjustment Reason	Adjustment Amount	Reference Number	
WO Overpayment Recovery	-\$2,097.38		