



MAY 2025 (PART 2) BENEFITS BULLETIN

DENIED CLAIMS: WHAT DO I DO NEXT?

Date/s of service

What date/s of service are not being paid?

Explanation of Benefits (EOB)

Do you have the Explanation of Benefits from the Coastwise Claims office? What do the remark codes say in the fare-right boxes?

(If you do not have the Explanation of Benefits documentation, are you looking at a bill from your chiropractor? Ask your chiropractor for a copy of the medical records pertaining to the denied chiropractic claims they forwarded to ICM for review.)

If the remark code says **ICMCHREV**, your dates of service are currently under review with Innovative Care Management (ICM). After ICM's review the Coastwise Claims office will send you an updated EOB. (*note: there may be added processing time at CCO after ICM renders a determination before providers/members are notified of determinations.)

If your remark codes say **ICMCHJL**, per medical review the claim or a portion of the claim has been denied because the Plan does not cover services that are not medically necessary. ICM will also write a letter to you and your provider with their findings. You can call Innovative Care Management (ICM) @ (866) 275-1014 and ask for an entire copy of the independent chiropractic reviewer's medical determination rationale. You can share the review with your chiropractor. If your chiropractor has more medical documentation for medical necessity review, on a one-time basis they can forward more medical documentation to ICM for review. (There may be no more medical documentation your chiropractor has to give.) If your claim/s are still denied after that step, you can request a Peer-to-Peer review.

Medical Records to ICM

Submit medical records to ICM via fax 503-386-3330 or email ILWUPMAChiro@innovativecare.com along with their standard mailing address (PO Box 22386 Portland, OR 97269). Faxes are being processed as received. If providers would prefer confirmation of receipt, submitting records by secure email would be the most efficient option. People can also call with inquiries; they will generally be prompted to leave a voicemail for a return call in a few days.

ICM

You can call Innovative Care Management (ICM) @ 866-275-1024 and ask for an entire copy of the independent chiropractic reviewer's medical determination rationale. You can share the review with your chiropractor.

Peer-to-Peer

A Peer to Peer can be initiated by calling ICM @ 866-275-1014. A Peer-to-Peer review happens when the chiropractor speaks directly to ICM's independent Chiropractic consultant. If your chiropractor is not agreeable to a Peer-to-Peer review of the Peer-to-Peer review still left your claim/s denied the next step would be asking for a Claims review.

Claims Review (Pages 21-26 of the ILWU-PMA Welfare Plan Summary Plan Description cover this topic in depth.)

If your claim/s are still denied after the Peer-to-Peer review, you can file a claims review with the Trustees of the Welfare Plan. Another name for a claims review is a "Full and Fair" review.

I have attached information on how to file a claims review or what we call a "Full and Fair" review.

The Trustees of the Welfare Plan will conduct the full and Fair review. You will be notified in writing as to their decision. If your claims are still denied you may request arbitration.

Arbitration (Pages 21-26) of the ILWU-PMA Welfare Plan Summary Plan Description cover this topic in depth.)

Within 180 days after notice a claim has been denied by the Trustees on review, the claimant may request that the claim be decided by the Coast Arbitrator. The Coast Arbitrator will render a decision on the claim within 30 days of receipt of the request for review.

ICM Book of Business

For the chiropractic review program, they typically return voicemails within 2-3 business days. An increase in the volume of voicemails will result in an overall delay in returning calls as we are focused on processing determinations. When calling ICM @ 866-275-1014, press 1 for "either medical or chiropractic services" and then to press 1 for medical and 2 for chiropractic services.