

Medical Record Submission ‘Dos and Don’ts’

In certain cases, we may need to request additional information – such as medical records, operative reports or other supporting documentation – to process a claim. In such cases, Blue Cross and Blue Shield of Montana (BCBSMT) will only request the minimum Protected Health Information (PHI) necessary per the Health Insurance Portability and Accountability Act (HIPAA).

It is very important that you submit only the information that is requested and only if it is requested. Below are some quick reminders on when and how to submit medical records and other information, if you receive a request from BCBSMT.

DO:

- Use the letter you receive from BCBSMT as your cover sheet when submitting the requested information to us. This letter contains a barcode that will ensure we match the requested information directly to the appropriate file and/or claim.
- Submit **only** the information that pertains specifically to what is requested by BCBSMT.

DON'T:

- Do not submit a Claim Review Form in addition to the letter you receive from BCBSMT, as this could delay the review process.

POST-ADJUDICATION INQUIRIES:

Do not automatically submit medical records for claims that have been denied due to "not a covered benefit" or similar reasons. If you submit medical records for claims that have already been denied for these reasons, you will receive a letter from BCBSMT alerting you that your request will not be reviewed as the services performed are not eligible for coverage under the patient's benefit plan.