



Fortified Provider Network, Inc.

PARTICIPATING PROVIDER MANUAL

**Fortified Provider Network, Inc.
June 2008**

TABLE OF CONTENTS

<u>TOPIC</u>	<u>PAGE</u>
Welcome	3
Sample Identification Cards	4
Eligibility, Authorizations, and Referrals	5
Claims and Reimbursement	6
Changes to Provider Information	7
The FPN Website	8
FPN Contact Information	9

WELCOME

Fortified Provider Network (FPN) is one of the fastest growing national Provider Networks in the country. With a presence in all 50 states and Puerto Rico, FPN currently works with partially self-funded employers, insurance carriers, and regional and local provider networks. Fortified Provider Network was founded in 1997 in Scottsdale, Arizona for the purpose of developing a completely direct contracted preferred provider network.

FPN is working diligently to provide its payor clients and providers with the most technologically advanced products and services available today. FPN is committed to setting the industry standard for customer service excellence, leaving no stone unturned to consistently exceed the expectations of its customers. FPN's ultimate goal is to ensure that end-user patients are able to receive excellent care in the location of their choice from high quality providers, all at a cost that is both acceptable and attractive to our payor clients and providers.


FPN's payor clients are based in all 50 states and contain a mix of partially self-funded employers, insurance carriers, third party administrators (TPA), and regional and local provider networks. Therefore, a wide spectrum of patients have access to FPN providers. Because FPN is not as large as some other networks, FPN offers the opportunity to be part of a more exclusive panel of "preferred" providers. For example, FPN does not contract with every doctor in a geographic area. Additionally, FPN has various steering mechanisms to send patients your way. FPN's discounted fee schedules are well balanced and structured to be attractive to both payors and providers alike, which serves to increase patient traffic. FPN also strives to provide the highest standards of customer service and, due to our highly efficient internal operations, our provider relations department will give unrivaled service to our panel of preferred providers.

We thank you for and look forward to your lasting participation in the Fortified Provider Network, and the opportunity for us to provide you with an ever-growing patient population.

SAMPLE BENEFITS IDENTIFICATION CARD

Patients accessing providers through FPN's network carry a benefits identification card that includes a 1-800 number to verify benefits. FPN or "Fortified Provider" will appear on all remittance documentation (i.e. Explanation of Benefits). Below is a sample illustration of what is commonly seen on these identification cards:

(Front)

Group Name: ABC Medical Plan Company Name: XYZ Auto Company Name: John Doe SSN: 123-45-6789	
<p>This card is for use of the Fortified Provider Network. Possession of this card does not guarantee payment of certify eligibility. Please call phone numbers on rear of card for any necessary verifications or precertifications.</p>	

(Back)

FORTIFIED PROVIDER NETWORK

PRECERTIFICATION
Please call (123) 456-7890 for precertification

ELIGIBILITY
Please call (123) 456-7890 to verify eligibility prior to rendering services

CLAIM FORMS
Mail completed claim forms with group name to:

ABC Medical Plan
100 XXX Street
Claim City, USA 12345

ELIGIBILITY, AUTHORIZATIONS, REFERRALS

VERIFYING ELIGIBILITY AND BENEFITS

Possession of a benefits or insurance card bearing the FPN logo does not guarantee eligibility or future benefit payment. To verify each patient's eligibility and to clarify what services are covered, please contact the benefits payor (by utilizing the phone number on back of the identification card).

PRECERTIFICATION AUTHORIZATION, CASE MANAGEMENT, & UTILIZATION REVIEW

Many payors contract with a utilization management service or perform this service themselves to assist and guide the management of patient care. In accordance with most utilization management programs, authorizations (or precertifications) are necessary before a patient undergoes certain treatments or procedures. Please ensure that these are obtained when necessary by calling the appropriate phone number on back of the identification card.

REFERRAL AUTHORIZATIONS

Certain benefit plans utilizing the FPN network may require you to submit for authorization before you refer a patient to another provider (i.e. a specialist). You may also need to provide documentation to verify the need for specialist care prior to receiving authorization. Please contact the benefits payor by calling the appropriate phone number on back of the identification card to clarify these requirements before making a referral. By doing so, you will ensure that the patient is able to take advantage of in-network benefits and that the provider being referred to receives in-network reimbursement for their services.

REFERRING FPN PATIENTS

You have agreed to use your best efforts to refer all patients to other Participating FPN Providers and to use your best efforts to admit patients only to Participating Hospitals, except in the case of an emergency or as otherwise required by law. Again, this ensures that patients enjoy in-network benefits and that other caregivers receive in-network compensation for their respective services. To identify other FPN providers, you can:

- Contact the FPN Provider Relations Department at **(480) 607-0222**, or
- Utilize the "Find a Provider" functionality on the FPN website at www.fortifiedprovider.com.

CLAIMS AND REIMBURSEMENT

CLAIMS SUBMISSIONS

After providing services to a patient, please complete and submit a HCFA universal or UB92 claim form to the patient's benefit payor in accordance with the address information on the back of the patient's benefits identification card.

DO NOT SUBMIT CLAIMS TO FPN

FPN does not directly pay claims or administer benefits. Submitting claims to FPN will delay your receipt of payment.

REIMBURSEMENT FOR SERVICES

You have agreed to accept payments in amounts commensurate with your contracted discount arrangement with FPN. The total amount that you will receive will equal the benefit payor's reimbursement plus the patient's coinsurance or copayment (when applicable). For example:

Provider's Billed Charges:	\$100
Patient's Copayment:	\$15
Contracted Reimbursement:	80% of billed charges
Payor's Reimbursement:	\$65
Total Reimbursement to Provider:	\$80

Additionally, the Explanation of Benefits (EOB) will clearly show the amounts charged and reimbursed for rendered services.

Timeline requirements for claims submissions and reimbursements are indicated in your contract with FPN. Additional specifics regarding reimbursement and the charging of patients for non-covered services, prohibition against balance-billing patients for covered services, etc., are also detailed in your individual FPN provider contract.

CHANGES TO PROVIDER INFORMATION

It is essential that FPN maintains the most recent and accurate information regarding its providers, hospitals, and facilities. FPN provides this information to its payor clients on monthly basis and also utilizes this information to update its provider directory and "Find a Provider" functionality on its website. Inaccuracies in your information can result in reimbursement delays, patients not being able to contact you or access your services, and other inconveniences. Therefore, it is very important that any changes to location, billing addresses, phone numbers, tax identification numbers, national provider index number(s), etc. are reported to FPN in an expeditious manner. This can be accomplished in the following ways:

1. Via the FPN website at www.fortifiedprovider.com and utilizing any one of these three functionalities:

- Update Provider Info
- Update Facility Info
- Update Group Info

2. Via Phone:

- By contacting FPN Provider Relations at **(480) 607-0222** or **1-(866) 955-4FPN**

3. Via Fax:

- By Faxing FPN at **(480) 607-2199**

4. Via Email:

- By emailing FPN@fortifiedprovider.com

Important Note:

FPN must be notified within a timely fashion as detailed in your specific contract regarding any material changes to your license to practice, certifications, accreditations, and/or liability/malpractice insurance coverage. Failure to notify FPN of changes to these critical items could result in the termination of your status as a Preferred Provider with FPN.

THE FPN WEBSITE

The FPN website, located at www.fortifiedprovider.com, is an outstanding resource for providers, payors, and payors' members alike. The highlights of the website include:

- Basic information regarding Fortified Provider Network, Inc., including our toll free telephone number
- Question and Answer sections for Providers, Payors, and Payors' Members
- A "Find a Provider" functionality to find a provider or facility in your vicinity or area of your choice
- The ability to view and print the most current FPN Participating Provider Manual
- The ability to apply to become a provider via the "Apply to become a Provider," "Apply to Add your Facility," and "Apply to Add your Group" functionalities
- The ability to update provider information via the "Update Provider Info," "Update Facility Info," and "Update Group Info" functionalities
- The ability to nominate a provider via the "Nominate a Provider," "Nominate a Group," and "Nominate a Facility" functionalities
- The ability to view and print standard FPN applications for individual providers, facilities, and hospitals
- The ability to view and print standard FPN contracts for individual providers, professional groups, ancillary facilities, Physician Hospital Organizations (PHOs), and hospitals as well as the FPN Credentialing Delegation Agreement.

FPN CONTACT INFORMATION

FPN Provider Relations:

- (480) 607-0222
- Toll Free 1-866-955-4FPN

FPN Fax Line:

- (480) 607-2199

FPN Mailing Address:

8096 N. 85th Way
Suite # 103
Scottsdale, AZ 85258

FPN Email Address:

- FPN@fortifiedprovider.com

FPN Website:

- www.fortifiedprovider.com