



Title: HAAD Standard for Medical Billing Services in the Emirate of Abu Dhabi

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Reference: HSF/POS/MBS/0.9

1. Purpose

- 1.1. Medical billing services comprise of the evaluation, management and processing of coding and claims on behalf of a healthcare provider in order to be reimbursed for healthcare services rendered by them under the health insurance scheme.
- 1.2. This Standard mandates the HAAD regulatory requirements and service specifications for medical billing service providers wishing to provide medical billing services in the Emirate of Abu Dhabi.

2. Scope

- 2.1. This standard applies to all health insurance products regulated by the health insurance scheme.
- 2.2. It also applies to
 - 2.2.1. all healthcare providers licensed by HAAD;
 - 2.2.2. medical billing service providers wishing to provide medical billing services in Abu Dhabi; and
 - 2.2.3. health insurance payers.

3. Duties, Compliance and Enforcement

- 3.1. Healthcare providers must comply with the requirements of this Standard.
- 3.2. It is the duty of healthcare providers to:
 - 3.2.1. have in place claims management processes that comply with HAAD Policies and Standards;
 - 3.2.2. Where they commission medical billing services from a third party, that they must ensure that contracted service providers comply with this Standard and the service specifications provided at Section 5;
 - 3.2.3. contract only with medical billing service providers that are certified by a respected independent body (Section 5);
 - 3.2.3.1.1.
 - 3.2.4. ensure that a medical billing service provider fulfils the service specifications as defined in this Standard (Sections 4 & 5);
 - 3.2.5. ensure that a medical billing service provider does not subcontract any of the services defined in this Standard to a third party; and
 - 3.2.6. allow HAAD to audit medical billing service systems and records when requested, and cooperate with HAAD auditors or its assigned third party auditors.

- 3.3. Health insurance payers are required to recognise and accept dealings with a medical billing service provider, where such a provider is duly contracted to act on behalf of a healthcare provider.
- 3.4. HAAD may impose sanctions in relation to any breach of duties under this standard in accordance with the [HAAD Policy on Inspections, Complaints, Appeals & Sanctions].

4. Definitions

- 4.1. **Medical Billing Services** – are services associated with healthcare providers' billing/revenue cycle activities and provided by a medical billing service provider on behalf of a healthcare provider under contract. Medical billing services include price negotiations, evaluating and managing coding for healthcare services provided by a healthcare provider, performing health insurance eligibility verification, submitting and resubmitting (such as after corrections, adjustments, or the like) of claims to insurance payer and following up on claims and claims adjudication and reconciliation.
- 4.2. **Evaluation and management of coding** – evaluating the services provided by a healthcare provider using patient data to determine the appropriate procedure and diagnosis coding for services provided.
- 4.3. **Claims processing** – processing, submission and follow up, resubmission, reconciliation, adjudicating and reporting on healthcare service claims.
- 4.4. **Customer Services** – providing services before and after claiming, this may include eligibility for authorization of services.
- 4.5. **HAAD Regulations** – means any provision of under federal or Abu Dhabi Laws, and Policy, Standard, Licence or related document issued by HAAD, which imposes a duty on a Regulated Person.
- 4.6. **Regulated Person** – means any person who is subject to a duty under federal or Abu Dhabi Laws, and Policy, Standard, Licence or related document issued by HAAD.

5. Medical Billing Service Specifications

- 5.1. A medical billing service provider may provide all of the services defined in this Standard.
- 5.2. To provide medical billing services, a medical billing service provider must:
 - 5.2.1. be certified, and maintain certification, by a respected independent body, by demonstrating that they have taken and passed an exam, such as the CMRS Exam (<http://ambanet.net/AMBA.htm>), RHIA Exam (<http://www.ahima.org/about/facts.aspx>) (or others);
 - 5.2.2. be proficient in Abu Dhabi Health Insurance law and regulations and HAAD Regulations;
 - 5.2.3. have expertise and demonstrate strong track record in medical billing services as defined in this Standard (Section 4);
 - 5.2.4. demonstrate high integrity and expertise in determining the eligibility of a claim prior to claim submission;
 - 5.2.5. demonstrate well developed and strong expertise in data standards, evaluation and management of clinical coding and reimbursement systems (e.g. DRG coding, health insurance claims adjudication);
 - 5.2.6. provide reliable, efficient billing operation, and customer service;
 - 5.2.7. establish and implement measures to control fraud and abuse and assure quality of services. A medical billing service provider is liable for the submitted claims, except where a provider has provided misleading, fraudulent and/or erroneous material; to the medical billing service provider;

- 5.2.8. have in place best practice ethical standards, including transparency and sharing information on medical billing related activities, with an obligation to act in the best interest of their clients;
- 5.2.9. have in place processes to respond appropriately to complaints;
- 5.2.10. establish up to date information technology tools and systems, compliant to HAAD Data Standards and Procedures and Regulations, to interact with health insurance payers and provide consistent bill collection;
- 5.2.11. sign and commit to patient confidentiality agreement, and commit to comply with HAAD regulations on data management and to protect the privacy and confidentiality of clients' records;
- 5.2.12. maintain staff professional requirements and education, in particular certification for medical coding and billing by an internationally respected certifying body;
- 5.2.13. not engage in related business activities, such as services provided to insurance payers, or any other activities that create conflict of interest with the role of a medical billing service provider;
- 5.2.14. comply with all applicable UAE and Abu Dhabi Laws, and HAAD Regulations, in particular:
 - 5.2.14.1. this HAAD Standard for Medical Billing Services in the Emirate of Abu Dhabi;
 - 5.2.14.2. HAAD Data Standards and Procedures (available at www.haad.ae/datadictionary);
 - 5.2.14.3. HAAD Standard Establishing the Diagnosis Related Groupings System; and
 - 5.2.14.4. HAAD Health Insurance Claims Adjudication Standard.
- 5.2.15. comply with the standards of the Abu Dhabi Systems and Information Centre (ADSIC) standards.