

CHAPTER 24C
MANAGED CARE PLANS

Authority

N.J.S.A. 26:2S-7.1 through 7.3 and 26:2S-10.3.

Source and Effective Date

R.2003 d.456, effective December 1, 2003 (operative May 29, 2004).
See: 35 N.J.R. 355(a), 35 N.J.R. 5378(a).

Chapter Expiration Date

Chapter 38C, Managed Care Plans, expires on December 1, 2008.

Chapter Historical Note

Chapter 38C, Managed Care Plans, was adopted as R.2003 d.456, effective December 1, 2003 (operative May 29, 2004). See: Source and Effective Date.

Subchapter 2, Designation of Hemophilia Health Care Providers, and Subchapter 3, Benefits or Coverage of Service for Hemophilia Treatment, were adopted as new rules by R.2004 d.437, effective December 6, 2004. See: 35 N.J.R. 4963(a), 36 N.J.R. 5337(b).

Pursuant to Reorganization Plan No. 005-2005, Chapter 38C of Title 8, Managed Care Plans, was recodified as Chapter 24C of Title 11, effective October 6, 2006. See: 37 N.J.R. 2737(a), 38 N.J.R. 4721(a).

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SUBCHAPTER 1. PHYSICIAN CREDENTIALING

11:24C-1.1 Scope and purpose

(a) This subchapter applies to all carriers offering managed care plans, and the agents that carriers may use for purposes of credentialing or recredentialing physicians on behalf of the carriers.

(b) This subchapter establishes a credentialing and recredentialing form pursuant to the authority set forth at N.J.S.A. 26:2S-7.1, to be accepted by all carriers offering managed care plans for the purpose of credentialing and recredentialing physicians who seek to participate in a carrier's provider network, including physicians employed by hospitals or other health care facilities.

(c) This subchapter establishes alternative, acceptable means by which carriers offering managed care plans may credential and recredential physicians.

11:24C-1.2 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings, unless the context clearly indicates otherwise.

"Carrier" means an insurance company authorized to transact the business of insurance in this State and doing a health insurance business in accordance with N.J.S.A. 17B:17-1 et seq., a hospital service corporation authorized to do business pursuant to N.J.S.A. 17:48-1 et seq., a medical service corporation authorized to do business pursuant to N.J.S.A. 17:48A-1 et seq., a health service corporation authorized to do business pursuant to N.J.S.A. 17:48E-1 et seq., or a health maintenance organization authorized to transact business pursuant to N.J.S.A. 26:2J-1 et seq.

“Credentialing” means the process of collecting and validating the professional qualifications of a physician and evaluating those qualifications against a carrier’s standards of qualifications for participation in the carrier’s health care provider network for the carrier’s managed care plans.

“Credentials data” means information, attachments, or answers to questions required by a carrier to complete the credentialing or recredentialing of a physician.

“Department” means the Department of Banking and Insurance.

“Managed care plan” means a health benefits plan (as health benefits plan is defined at N.J.S.A. 26:2S-1 et seq.), that integrates the financing and delivery of appropriate health care services to covered persons by arrangement with participating providers, who are selected to participate on the basis of explicit standards, to furnish a comprehensive set of health care services and financial incentives for covered persons to use the participating providers and procedures provided for in the plan.

“New Jersey Universal Physician Application” means the form developed by the Department and set forth in the Appendix to this subchapter as Exhibit 1.

“New Jersey Physician Recredentialing Application” means the form developed by the Department and set forth in the Appendix to this subchapter as Exhibit 2.

“Physician” means a person who is licensed by the State Board of Medical Examiners in accordance with the provisions of Title 45 of the Revised Statutes.

“Prepopulate” means to pre-print requested information derived from a database on a form prior to distributing the document to the target population for review, completion and correction, as appropriate.

“Recredentialing” means the process by which a physician’s information related to his or her credentials is updated and re-verified for purposes of determining whether the physician shall continue to participate in the carrier’s health care provider network.

11:24C-1.3 Credentialing standards

(a) Carriers that offer managed care plans shall accept the New Jersey Universal Physician Application, as set forth in Exhibit 1 of the Appendix to this subchapter and incorporated herein by reference, for the purpose of credentialing physicians who seek to participate in the carrier’s network(s).

(b) Carriers that offer managed care plans may continue to use another physician credentialing application form but shall inform physicians that a downloadable version of the New Jersey Universal Physician Application is available through the Department’s website www.state.nj.us/dobi or indicate

where physicians may obtain a hard copy of the New Jersey Universal Physician Application.

1. When a physician makes an oral inquiry concerning a credentialing application, then a carrier’s response concerning the availability of the New Jersey Universal Physician Application may be oral; however, any mailing of the carrier’s credentialing application form as a follow-up to the oral request shall include a written notice referencing the availability of the New Jersey Universal Physician Application, and information on how to access the application.

2. When a physician inquires in writing concerning a credentialing application, then the carrier shall include with its credentialing application form a written notice referencing the availability of the New Jersey Universal Physician Application and information on how to access the application.

3. Carriers shall not require providers to use the carrier’s credentialing form in lieu of the New Jersey Universal Physician Application in order to participate in the carrier’s network(s).

(c) As an alternative to the requirements set forth in (a) or (b) above, carriers may access information about a physician from a recognized, national credentialing database, data bank or repository of health care providers subject to the following conditions:

1. Carriers shall not require providers to use a national database in lieu of one of the forms set forth in (a) or (b) in order to participate in the carrier’s network(s).

2. The database shall include credentialing data commonly requested by carriers, hospitals and other health care entities and credentials verification organizations for purposes of credentialing and shall minimize the need for the collection of additional credentials data.

3. The database shall be accessible to physicians at no cost.

4. The database shall be accessible to physicians through multiple methods including electronic and paper formats.

5. The database shall incorporate adequate security features to ensure that credentials data submitted by physicians and provided for review shall remain confidential, as provided by law, and shall not be released without the written consent of the physician.

i. An electronic signature or other similar alternative that acknowledges the physician’s consent to the release of credentials data shall satisfy the written consent requirement.

6. The database shall, at a minimum, collect the following physician credentialing information:

i. Education and degrees;