

REALCARE HEALTH PLANS

SUMMARY

REALCARE HEALTH PLANS is a fully insured small group product administered by Managed Care Consultants, Inc. and underwritten by Guarantee Trust and Life. In layman's terms, RealCare is a health insurance product directed by MCC, Inc. It is separate from those members who access their health insurance through MCC. You will be able to tell this by their ID cards. A RealCare member will have the RealCare logo on the front of their card.

Although it is a separate entity, RealCare members still utilize the MCC Network, *Alternet*. The provider directory RealCare members use is identical to the MCC Provider Directory, but the coverage is different. The customer service contacts are also different. Please refer to the reference page in this binder for the contact information.

For more information please visit our website at www.getrealcare.com or feel free to call the RealCare sales team at GET.REAL (438.7325) x259.

SUMMARY

This section explains the process and requirements for precertifications pertaining to specifically to Precertification requests for RealCare Members

Precertification is required for most outpatient services, procedures and hospitalizations for a member. Precertification differs from referrals, which is an authorization for an appointment from one physician to another physician. Referrals are not required for any RealCare Member. RealCare Authorizations are reviewed by Managed Care Consultants Utilization Management.

MCC Utilization Management's responsibility in reviewing requests for procedures or services is to establish medical necessity only. Benefits and eligibility must be verified each time a member is to see a physician.

REALCARE HEALTH PLANS PRECERTIFICATION

Providers may submit precertification requests for RealCare Members to (MCC) Utilization Management department in the following ways:

- **BY PHONE:** (702) GET. REAL (435.7325)
FOR EMERGENT SITUATIONS ONLY PRESS 2
- **BY FAX:** (702) 933-6677
- **BY MAIL:** 311 NORTH PECOS ROAD, STE. 100
HENDERSON NV 89074

You may also view requirements for precertification and download the most current Utilization Management Precertification forms via our website at WWW.GETREALCARE.COM.

When submitting a precertification request please the following:

- A copy of the members card
- A completed precertification form
- Name of referring physician
- Name of physician performing the requested service
- ICD-9 / CPT codes pertinent to the requested service
- Clinical Documentation to support the service request
- Contact Name and phone number and location if provider has more than one location

The following specialty services must have precertification prior to the members receiving services. Please fax precertification request with clinical documentation to MCC UM (702) 933-6677. Second requests for service must include:

- Chiropractics
- Podiatry
- Physical Therapy
- Occupational Therapy
- Speech Therapy
- Audiology
- Pain Management

REALCARE HEALTH PLANS PRECERTIFICATION (CONT'D)

Precertification is not required for the following outpatient procedures:

- Cardiac Catheterization
- Carpal Tunnel Release
- Colonoscopy
- Dual Energy X-Ray Absorptiometry (Dexa) Scans
- EPA/Ostomy Esophagogastroduodenoscopy (EGD)
- Implantation of Medical Devices, other than Penile or Cochlear Implants and Insulin Pumps.
- Pain Management
- Percutaneous Transluminal Coronary Angioplasty (PTCA)
- Sleep Studies