

MSMA is collecting data on insurance-related problems in Missouri. We intend to meet with the Missouri Department of Insurance, private insurance companies, Medicare, and Medicaid officials to discuss specific problems that you bring to our attention, with the goal of eliminating or minimizing many of the issues you confront every day.

ACCESS THE FORM

For your convenience, go to www.msma.org and use the online Hassle Factor Log form or download the fillable form in a PDF format. The online form is a members-only benefit and you will need to log in to utilize the form. Alternatively, you may write responses on the form found on the next page and mail or fax it in.

PROGRAM USER GUIDE

To facilitate and expedite the HFL program, the following guidelines are applied. The data collected will enable MSMA to document insurance-related hassles while maintaining the integrity and credibility of the program.

Health Insurance Portability and Accountability Act (HIPAA) Requirements

- DO NOT disclose a patient's name or any protected health information on the HFL or in any correspondence with MSMA.
- If MSMA asks for additional background information, any documents, Explanation of Benefits forms, or any other information provided must have the patient's name and all protected health information redacted.
- Any information received by MSMA with an inappropriate release of protected health information will be returned to the physician.

General Guidelines

- HFLs are only accepted from current members of Missouri State Medical Association.
- HFLs should be submitted by mail, fax or email. It is not necessary to fax the information and subsequently mail the original. Address, fax number, and email can be found on the form.
- Reasonable attempts to collect claims, *including the appeals process*, should be exhausted and documented before submitting an HFL (unless submitting to MSMA as "informational only").
- Payers and/or contractual relationships must be clearly identified.
- All information must be clear and legible.
- Slow-pay issues should not be reported until 45 days after the physician has submitted the claim.

Hassle Factor Log Form

- Use the current HFL Form available from the MSMA website.
- HFL should be complete and legible.
- Provide a clear description of the hassle on the form.
- Multiple hassles that are like in nature, from the same insurance carrier, can be submitted on one form.
- Multiple hassles that are unlike in nature should be submitted on separate forms.
- Hassles involving different payers should be submitted on separate forms.
- Hassles involving different MSMA physician members should be submitted on separate forms.
- The HFL form must have physician's name rather than a group name.

Contact MSMA's Kenny Jackson at 573-636-5151 or email kjackson@msma.org for more information.