

Provider Level Balancing in the Payspan Printable View

Supplement to the Electronic Remittance Advice 835 Transaction Companion Guide

Provider Level Balancing [PLB] adjustments are line items in a remittance that do not apply directly to a claim, but rather adjust the entire remittance. They are found at the end of a payment and are summarized in two boxes. This guide is intended to help users read and understand the summaries of PLBs when looking at a Payspan Printable View Explanation of Payment [EOP]

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Payment Summary

1. The Summary Section

At the end of every payment in the Printable View is a Summary section consisting of two boxes, one above the other. The first box is the Adjustment Summary. It contains a list of every provider-level adjustment in that payment; if there are no provider-level adjustments the box will still be present but with no line-items. The second box is the Payment Summary will have 4 lines showing the total claims, total adjustments, total payment, and total balance carried over into the next future payment. In previous versions of the Printable View, the balance carried over was referred to as a negative balance.

2. The Adjustment Summary

Harvard Pilgrim deconstructs every Provider Level Balancing [PLB] segment from the 835 Remittance Advice file. A single PLB segment can contain up to 3 adjustments, and in general each individual adjustment will get its own line-item in the Adjustment Summary.

Each line-item has up to 3 data points:

1. Account Adjustment Type - Describes the type of adjustment made
2. Change to Payment - Dollar amount added to or subtracted from the payment
3. Reference - Claim number, payment number, or other identifier of the source of the adjustment

The Adjustment Summary box expands to fit as many adjustments as appear in the payment and may expand onto multiple pages. The last line of the Adjustment Summary box reads “Total Adjustments This Run” and adds up the dollar values of all positive and negative adjustments.

4. The Payment Summary

Every payment will have a Payment Summary section. This box has 4 lines:

1. Total Claims Paid - Dollar value equal to sum of all claims in this payment. If there are no claims payments, this will equal \$0.00
2. Total Account Adjustment - Dollar value equal to the total of the Adjustment Summary

3. Total Payments This Run - If the sum of the Total Claims Paid and the Total Account Adjustment are equal to or greater than \$0.00, this will reflect that sum
4. Balance Carried to Next Payment - Sum of all Forward Balance Remainder adjustments from the Adjustment Summary section. There may be a value here even if there is a positive value for the Total Payments This Run. The value here will appear as a negative balance on the next available future payment

Type of Provider-Level Adjustments:

The following sections detail the various scenarios where one or more Provider Level Balancing adjustment will appear in a remittance. For each scenario, you will find a brief explanation of what caused the adjustment to occur, followed by a description of what you can expect to see on the EOP for that scenario, then a line indicating if the scenario increases, decreases, or does not change the payment amount. Lastly there will be an illustration of the adjustments as they would appear in an EOP. More than one scenario can occur in a given remittance.

Refund Checks for Claims:

1. Refund Check Applied to Claims in Full

What happened: Either Harvard Pilgrim or the Provider identified an overpayment. As a result, one or more claims were adjusted to pay less than their original payment. The provider then sent in a refund check to cover the difference. The refund check is applied to the adjusted claims. All of the refund check is used and the claims are settled fully.

What you'll see: Pairs of Overpayment Recovery and Authorized Return line items. Each will have the HPHC Claim number followed by the refund check# separated by a pipe "|" in the Reference column. For each additional claim paid with the refund check, another pair of line items will appear with the relevant HPHC claim number but the same refund check number as the first pair.

Change to Total Payments This Run: None

Account Adjustment Type	Change to Payment	Reference
Authorized Return	\$ 746.40	180501M24D53 2551899
Overpayment Recovery	\$ (746.40)	180501M24D53 2551899
Total Adjustments This Run	\$ 0.00	

Total Claims Paid	\$ 0.00
Total Account Adjustments	\$ 0.00
Total Payments This Run	\$ 0.00
Balance Carried to Next Payment	\$ 0.00

2. Refund Check Applied to Claims in Full with Balance Due

What happened: Either Harvard Pilgrim or the Provider identified an overpayment. One or more claims were adjusted to pay less than their original payment. The provider sent in a refund check to cover the difference. The refund check is applied to the adjusted claims, however additional funds are needed to pay off the claims.

What you'll see: An Insufficient Refund to Offset Debt line item showing the amount of debt remaining after the Refund was applied to the related claim(s), and the Refund check number in the Reference column. Pairs of Overpayment Recovery and Authorized Return line items. Each will have the HPHC Claim number followed by the refund check# separated by a pipe "|" in the Reference column. For each additional claim paid with the refund check, another pair of line items will appear with the relevant HPHC claim number but the same refund check number as the first pair.

Change to Total Payments This Run: Payment Decreased

Account Adjustment Type	Change to Payment	Reference
Insufficient Refund to Offset Debt	\$ (163.82)	1000777654
Overpayment Recovery	\$ (163.82)	180130M20H44 1000777654
Authorized Return	\$ 163.82	180130M20H44 1000777654
Overpayment Recovery	\$ (81.95)	180301M22255 1000777654
Authorized Return	\$ 81.95	180301M22255 1000777654
Total Adjustments This Run	\$ (163.82)	

Total Claims Paid	\$ 7,288.52
Total Account Adjustments	\$ (163.82)
Total Payments This Run	\$ 7,124.70
Balance Carried to Next Payment	\$ 0.00

3. Refund Check Applied to Claims In Full with Rebate Due

What happened: Either Harvard Pilgrim or the Provider identified an overpayment. One or more claims were adjusted to pay less than their original payment. The provider sent in a refund check to cover the difference. The refund check is applied to the adjusted claims, however it exceeded the amount needed to pay off the claims.

What you'll see: An Overpayment Rebate to Provider line item showing the amount of the Rebate after the Refund was applied to the related claim(s), and the Refund check number in the Reference column. Pairs of Overpayment Recovery and Authorized Return line items. Each will have the HPHC Claim number followed by the refund check# separated by a pipe "|" in the Reference column. For each additional claim paid with the refund check, another pair of line items will appear with the relevant HPHC claim number but the same refund check number as the first pair.

Change to Total Payments This Run: Payment Increased

Account Adjustment Type	Change to Payment	Reference
Overpayment Rebate to Provider	\$ 18.33	154444
Authorized Return	\$ (52.16)	180303ZI0852 154444
Overpayment Recovery	\$ 52.16	180303ZI0852 154444
Total Adjustments This Run	\$ 18.33	

Total Claims Paid	\$ 9,448.40	
Total Account Adjustments	\$ 18.33	
Total Payments This Run	\$ 9,466.73	
Balance Carried to Next Payment	\$ 0.00	

4. Refund Check Returned in Full

What happened: The Provider believed they owed money for a claim and sent a Refund check. Harvard Pilgrim received the Refund but was unable to connect it to a debt either because the debt was already offset by claims payments, or there was a problem with the accompanying documentation. The Refund is sent back to the Provider in full.

What you'll see: A Rebate line item showing the amount of the Refund check being returned, followed by the Refund check number in the Reference column.

Change to Total Payments This Run: Payment Increased

Account Adjustment Type	Change to Payment	Reference
Rebate	\$ 229.90	1001112222
Total Adjustments This Run	\$ 229.90	

Total Claims Paid	\$ 0.00	
Total Account Adjustments	\$ 229.90	
Total Payments This Run	\$ 229.90	
Balance Carried to Next Payment	\$ 0.00	

Refund Checks for Negative Balances:

1. Refund Check Applied to Negative Balance in Full

What happened: There is an existing Negative Balance from a previous remittance. The Provider sends a Refund check to Harvard Pilgrim which is applied to the Negative Balance satisfying it in full.

What you'll see: A Forward Balance Applied line item with the amount of the Negative Balance from the previous remittance. The Harvard Pilgrim payment number of the remittance from which the Negative Balance came is in the Reference column. An Authorized Return line item with the offsetting payment amount from the Refund check. The Refund check number is in the Reference column.

Change to Total Payments This Run: None

Account Adjustment Type	Change to Payment	Reference
Authorized Return	\$ 150.77	75512
Forward Balance Applied	\$ (150.77)	APNOCHK421314
Total Adjustments This Run	\$ 0.00	

Total Claims Paid	\$ 210.00
Total Account Adjustments	\$ 0.00
Total Payments This Run	\$ 210.00
Balance Carried to Next Payment	\$ 0.00

2. Refund Check Partially Satisfies Negative Balance with No Accompanying Claims Payment

What happened: There is an existing Negative Balance from a previous remittance. The Provider sends a Refund check to Harvard Pilgrim which is applied to the Negative Balance leaving some Negative Balance remaining. There are no claims payments in the remittance to offset the remaining Negative Balance, so a Forward Balance Remainder is created to zero out the remittance and carry the Forward Balance to the next available remittance.

What you'll see: An Authorized Return line item with the amount of the Refund received followed by the Refund check number in the Reference column. A Forward Balance Applied line item with the Harvard Pilgrim payment number from the remittance from which the Negative Balance came, and the amount of that Negative Balance. A Forward Balance Remainder line item with the payment number of the current remittance and a positive amount sufficient to bring the Total Payments This Run to zero.

Change to Total Payments This Run: None

Account Adjustment Type	Change to Payment	Reference
Authorized Return	\$ 51,909.56	271050
Forward Balance Applied	\$ (63,178.24)	100006788
Forward Balance Remainder	\$ 11,268.68	100006795
Total Adjustments This Run	\$ 0.00	

Total Claims Paid	\$ 0.00
Total Account Adjustments	\$ 0.00
Total Payments This Run	\$ 0.00
Balance Carried to Next Payment	\$ 11,268.68

3. Refund Check Partially Satisfies Negative Balance with Accompanying Claims Payment

What happened: There is an existing Negative Balance from a previous remittance. The Provider sends a Refund check to Harvard Pilgrim which is applied to the Negative Balance leaving some Negative Balance remaining. There are claims payments in this remittance which offset the remaining Negative Balance.

What you'll see: An Authorized Return line item with the amount of the Refund received followed by the Refund check number in the Reference column. A Forward Balance Applied line item with the Harvard Pilgrim payment number from the remittance from which the Negative Balance came, and the amount of that Negative Balance.

Change to Total Payments This Run: Payment Decreased

Account Adjustment Type	Change to Payment	Reference
Authorized Return	\$ 650.00	81
Forward Balance Applied	\$ (775.69)	100009444
Total Adjustments This Run	\$ (125.69)	

Total Claims Paid	\$ 22,377.14
Total Account Adjustments	\$ (125.69)
Total Payments This Run	\$ 22,251.45
Balance Carried to Next Payment	\$ 0.00

4. Refund Check Partially Satisfies Negative Balance with a Negative Balance on Hold with Accompanying Claims Payment

What happened: There is an existing Negative Balance from a previous remittance. The Provider sends a Refund check to Harvard Pilgrim which is applied to the Negative Balance leaving some Negative Balance remaining. Part of the Negative Balance is on hold for review and becomes a Forward Balance until the hold is resolved. Claims payments offset all remaining debt which is not on hold.

What you'll see: An Authorized Return line item with the amount of the Refund received followed by the Refund check number in the Reference column. A Forward Balance Applied line item with the Harvard Pilgrim payment number from the remittance from which the Negative Balance came, and the amount of that Negative Balance. A Forward Balance Remainder line item with the payment number of the current remittance and a positive amount for the Negative Balance currently on hold. There will be a Balance Carried to Next Payment amount for a Forward Balance even though there is a positive value in the Total Payments This Run.

Change to Total Payments This Run: None

Account Adjustment Type	Change to Payment	Reference
Authorized Return	\$ 68,254.44	655012
Forward Balance Applied	\$ (79,001.58)	APNOCHK54324
Forward Balance Remainder	\$ 688.12	500656565
Total Adjustments This Run	\$ (10,059.02)	

Total Claims Paid	\$ 14,881.79
Total Account Adjustments	\$ (10,059.02)
Total Payments This Run	\$ 4,822.77
Balance Carried to Next Payment	\$ 688.12

5. Refund Check Applied to Negative Balance in Full with Rebate Due

What happened: There is an existing Negative Balance from a previous remittance. The Provider sends a Refund check to Harvard Pilgrim which is applied to the Negative Balance paying it in full. There are funds left over from the Refund check which are sent back to the Provider as a Rebate.

What you'll see: An Authorized Return line item with the amount of the Refund received followed by the Refund check number in the Reference column. A Forward Balance Applied line item with the Harvard Pilgrim payment number from the remittance from which the Negative Balance came, and the amount of that Negative Balance. An Overpayment Rebate to provider line item with the amount of the Refund check being returned and the Refund check number. An Authorized Return line item with the amount of the Refund check that is being returned and the Refund check number. And an Overpayment Recovery line item with a negative amount that offsets the Authorized Return line item and the Refund check number.

Change to Total Payments This Run: Payment Increased

Account Adjustment Type	Change to Payment	Reference
Authorized Return	\$ 172.68	201200
Forward Balance Applied	\$ (172.68)	200009999
Overpayment Rebate to Provider	\$ 40.10	201200
Authorized Return	\$ 40.10	201200
Overpayment Recovery	\$ (40.10)	201200
Total Adjustments This Run	\$ 40.10	

Total Claims Paid	\$ 0.00
Total Account Adjustments	\$ 40.10
Total Payments This Run	\$ 40.10
Balance Carried to Next Payment	\$ 0.00

Transactions Without Refund Checks:

1. Forward Balance Remainder for Claims Adjustments

What happened: The current remittance has claims adjusted to pay less than their original amount. Any accompanying claims payments are insufficient to make up for the reduction in the Total Payments This Run. The remaining Negative Balance is carried to the next remittance as a Forward Balance Remainder to bring the current remittance to zero.

What you'll see: A Forward Balance Remainder line item with a positive value sufficient to bring the Total Payment This Run to zero followed by the current payment number.

Change to Total Payments This Run: None

Account Adjustment Type	Change to Payment	Reference
Forward Balance Remainder	\$ 68.22	200004426
Total Adjustments This Run	\$ 68.22	

Total Claims Paid	\$ (68.22)
Total Account Adjustments	\$ 68.22
Total Payments This Run	\$ 0.00
Balance Carried to Next Payment	\$ 68.22

2. Negative Balance Partially Satisfied by Claims Payments

What happened: There is an existing Negative Balance from a previous remittance. The current remittance has insufficient Claims Payments to completely offset the balance. The remaining Negative Balance is carried to the next remittance as a Forward Balance Remainder to bring the current remittance to zero.

What you'll see: A Forward Balance Applied line item with the amount of the Negative Balance followed by the Harvard Pilgrim payment number of the remittance from which the Negative Balance came. A Forward Balance Remainder line item with a positive value sufficient to bring the Total Payment This Run to zero followed by the current payment number.

Change to Total Payments This Run: Payment is decreased

Account Adjustment Type	Change to Payment	Reference
Forward Balance Applied	\$ (114.70)	500006570
Forward Balance Remainder	\$ 46.70	200004426
Total Adjustments This Run	\$ (68.00)	

Total Claims Paid	\$ 68.00	
Total Account Adjustments	\$ (68.00)	
Total Payments This Run	\$ 0.00	
Balance Carried to Next Payment	\$ 46.70	

3. Claims Payments Partially Satisfy Negative Balance due to a Negative Balance on Hold

What happened: There is an existing Negative Balance from a previous remittance. Part of that Negative Balance is on hold for review. Claims are paid which are sufficient to satisfy the negative balance, however the portion of the negative balance on hold cannot be resolved until the hold is removed and is carried to the next remittance as a Forward Balance Remainder.

What you'll see: A Forward Balance Applied line item with the amount of the Negative Balance followed by the Harvard Pilgrim payment number of the remittance from which the Negative Balance came. A Forward Balance Remainder line item with the payment number of the current remittance and a positive amount for the Negative Balance currently on hold. There will be a Balance Carried to Next Payment amount for a Forward Balance even though there is a positive value in the Total Payments This Run.

Change to Total Payments This Run: Payment is decreased

Account Adjustment Type	Change to Payment	Reference
Forward Balance Applied	\$ (2,636.91)	100009100
Forward Balance Remainder	\$ 850.00	100009822
Total Adjustments This Run	\$ (1,786.91)	

Total Claims Paid	\$ 5,190.38
Total Account Adjustments	\$ (1,786.91)
Total Payments This Run	\$ 3,403.47
Balance Carried to Next Payment	\$ 850.00

4. Claims Payments Do Not Satisfy Negative Balance due to a Negative Balance Hold

What happened: There is an existing Negative Balance from a previous remittance. The entire Negative Balance is on hold for review. Claims are paid which are sufficient to satisfy the negative balance, however the negative balance on hold cannot be resolved until the hold is removed and is carried to the next remittance as a Forward Balance Remainder.

What you'll see: A Forward Balance Applied line item with the amount of the Negative Balance followed by the Harvard Pilgrim payment number of the remittance from which the Negative Balance came. A Forward Balance Remainder line item with the payment number of the current remittance and a positive amount for the Negative Balance currently on hold. There will be a Balance Carried to Next Payment amount for a Forward Balance even though there is a positive value in the Total Payments This Run.

Change to Total Payments This Run: None

Account Adjustment Type	Change to Payment	Reference
Forward Balance Applied	\$ (2,636.91)	100008846
Forward Balance Remainder	\$ 2,636.91	100008909
Total Adjustments This Run	\$ 0.00	

Total Claims Paid	\$ 5,190.38
Total Account Adjustments	\$ 0.00
Total Payments This Run	\$ 5,190.37
Balance Carried to Next Payment	\$ 2,636.91

Transfers:

1. Transfer a Negative Balance From a Payee

What happened: There is an existing Negative Balance from a previous remittance. The Payee account of the current remittance has insufficient claims volume to satisfy the Negative Balance, so the Negative Balance is being transferred to another Payee account on the same Tax ID.

What you'll see: A Forward Balance Applied line item with the amount of the Negative Balance followed by the Harvard Pilgrim payment number of the remittance from which the Negative Balance came. A Negative Balance Transfer line item with a positive value sufficient to offset the Negative Balance, followed by the Harvard Pilgrim payment number of the current remittance and then the Payee number of the entity receiving the Negative Balance separated by a hyphen "-" in the Reference column.

Change to Total Payments This Run: None

Account Adjustment Type	Change to Payment	Reference
Forward Balance Applied	\$ (31.81)	1000013360
Negative Balance Transfer	\$ 31.81	1000013525-MY04
Total Adjustments This Run	\$ 0.00	

Total Claims Paid	\$ 0.00
Total Account Adjustments	\$ 0.00
Total Payments This Run	\$ 0.00
Balance Carried to Next Payment	\$ 0.00

2. Transfer a Negative Balance From a Payee with Accompanying Claims Payment

What happened: The Payee account of the current remittance is receiving a Negative Balance from a different Payee account on the same Tax ID.

What you'll see: A Negative Balance Transfer line item with a negative amount, followed by the Harvard Pilgrim payment number of the remittance from which the Negative Balance came and the Payee number of the entity sending the Negative Balance separated by a hyphen "-" in the Reference column.

Change to Total Payments This Run: Payment is decreased

Account Adjustment Type	Change to Payment	Reference
Negative Balance Transfer	\$ (31.81)	1000013525-MY63
Total Adjustments This Run	\$ (31.81)	

Total Claims Paid	\$ 744.28	
Total Account Adjustments	\$ (31.81)	
Total Payments This Run	\$ 712.47	
Balance Carried to Next Payment	\$ 0.00	

3. Transfer a Negative Balance From a Pay Group

What happened: There is an existing Negative Balance from a previous remittance. The handling of that Negative Balance is being transferred from one Harvard Pilgrim legal entity to another Harvard Pilgrim legal entity. The Negative Balance is removed by adding a positive number in the form of a transfer to this remittance. It will appear again on the next available remittance as a Negative Balance Transfer to a Pay Group.

What you'll see: A Forward Balance Applied line item with the amount of the Negative Balance followed by the Harvard Pilgrim payment number of the remittance from which the Negative Balance came. A Negative Balance Transfer line item with a positive value sufficient to offset the Negative Balance, followed by the Harvard Pilgrim payment number of the current remittance and then the Payee number of the current Entity separated by a hyphen "-" in the Reference column.

Change to Total Payments This Run: None

Account Adjustment Type	Change to Payment	Reference
Forward Balance Applied	\$ (15.00)	APNOCHK2019999
Negative Balance Transfer	\$ 15.00	2000006862-12BB
Total Adjustments This Run	\$ 0.00	

Total Claims Paid	\$ 0.00	
Total Account Adjustments	\$ 0.00	
Total Payments This Run	\$ 0.00	
Balance Carried to Next Payment	\$ 0.00	

1. Transfer a Negative Balance To a Pay Group with Accompanying Claims Payment

What happened: There is an existing Negative Balance from a previous remittance. The handling of that Negative Balance is being transferred from one Harvard Pilgrim legal entity to another Harvard Pilgrim legal entity. The Negative Balance was removed from the previous remittance by a Negative Balance Transfer to a Pay Group and is now being added back under a different Harvard Pilgrim legal entity.

What you'll see: A Negative Balance Transfer line item with a negative amount equal to the value removed from the previous remittance, followed by the Harvard Pilgrim payment number from which the Negative Balance came and then the Payee number of the current Entity separated by a hyphen "-" in the Reference column.

Change to Total Payments This Run: Payment is decreased

Account Adjustment Type	Change to Payment	Reference
Negative Balance Transfer	\$ (15.00)	2000006862-12BB
Total Adjustments This Run	\$ (15.00)	

Total Claims Paid	\$ 17.00	
Total Account Adjustments	\$ (15.00)	
Total Payments This Run	\$ 2.00	
Balance Carried to Next Payment	\$ 0.00	

Voids and Write-offs:

1. Void and Reissue a Payment

What happened: Harvard Pilgrim has voided a claim payment and paid it again with a new number.

What you'll see: A Reissue of Voided Payment line item with a positive value followed by the voided payment number and then the originating Patient Control Number (provider claim number) separated by a hyphen "-" in the Reference column.

Change to Total Payments This Run: Payment increased

Account Adjustment Type	Change to Payment	Reference
Reissue of Voided Payment	\$ 31.44	17115540-MV0605IZ1T45
Total Adjustments This Run	\$ 31.44	

Total Claims Paid	\$ 71,222.54	
Total Account Adjustments	\$ 31.44	
Total Payments This Run	\$ 71,253.98	
Balance Carried to Next Payment	\$ 0.00	

2. Write-off a Negative Balance

What happened: Harvard Pilgrim has determined a Negative Balance cannot be collected. The debt is written off, negating the Negative Balance.

What you'll see: A Forward Balance Applied line item with the amount of the Negative Balance followed by the Harvard Pilgrim payment number of the remittance from which the Negative Balance came. A Write-off line item with a positive value sufficient to offset the Negative Balance followed by the Harvard Pilgrim payment number of the current remittance.

Change to Total Payments This Run: None

Account Adjustment Type	Change to Payment	Reference
Forward Balance Applied	\$ (0.31)	10000044277
Write-off	\$ 0.31	10000012333
Total Adjustments This Run	\$ 0.00	

Total Claims Paid	\$ 0.00
Total Account Adjustments	\$ 0.00
Total Payments This Run	\$ 0.00
Balance Carried to Next Payment	\$ 0.00