

PCP Required		Referral Required	
In-Network Coverage	√	Out-of-Network Coverage	√
Copayments	√	Deductible/Coinsurance	√

## Description

Tufts Health Plan and CIGNA HealthCare (CHC) have formed an alliance to offer CareLink, an open access health plan that provides both in-network and out-of-network benefits. CareLink is designed to meet the needs of multi-state employer groups looking for a single vendor solution for their employees' health care needs. No referrals are needed for specialty care, although prior authorization and precertification requirements may apply. As part of the in-network benefit, CareLink members have access to the Tufts Health Plan provider network in Massachusetts and Rhode Island and the CHC network in the remaining states.

## Coverage

CareLink covers appropriately authorized medically necessary covered services at the in-network and out-of-network level of benefits, subject to the applicable copayment, deductible and/or coinsurance. While the majority of employers offer both in-network and out-of-network benefits, some employers offer in-network benefits only as their plan design.

## Plan Administration

The administrative services for CareLink accounts are shared between Tufts Health Plan and CHC; however one is selected to serve as the primary administrator for each particular CareLink account. The primary administrator performs most plan administrative functions including claims payment.

For additional information, refer to the [Working with CareLink](#) document found in the Plans section of the Tufts Health Plan Web site. Reference the [CareLink Resources for Providers](#) for information on resources to assist providers and their office staff in working with CareLink members.

## How to Recognize a CareLink Member

The CareLink logo will appear on all CareLink member ID cards. The Tufts Health Plan, CHC and the employer group logo may also appear on the ID card.

**Note:** ID cards may contain other logos depending on the location of the member.

When CHC is primary administrator, Tufts Health Plan registered Web site users can confirm member eligibility at [www.tuftshealthplan.com/providers](http://www.tuftshealthplan.com/providers) or by using Tufts Health Plan's IVR. CHC registered Web site users can obtain eligibility, coinsurance and deductible information at [www.cigna.com](http://www.cigna.com) or by contacting CHC's national customer service number of 800-CIGNA24 (800-244-6224).

When Tufts Health Plan is primary administrator, Tufts Health Plan registered Web site users can confirm member eligibility at [www.tuftshealthplan.com/providers](http://www.tuftshealthplan.com/providers), via NEHEN or Tufts Health Plan's IVR.

## Claims Submission and Reimbursement

It is important to send CareLink claims to the correct administrator in order to ensure timely and accurate claim processing. The primary administrator can be either Tufts Health Plan or CHC. To determine whether Tufts Health Plan or CHC is the primary administrator, reference the CareLink member ID card.

- Electronic claim submission is preferred for faster claim adjudication. Reference the [Electronic Services](#) page of the Tufts Health Plan Web site for information about electronic claims. For further assistance call the Tufts Health Plan EDI Operations department at (617) 972-9400 x4042.
- Paper claims must be submitted to the PO Box on the member's ID card.
- The primary administrator will send reimbursement checks and corresponding statements of account.
- Claims status inquiry should be tracked with the primary administrator. For Tufts Health Plan, use [www.tuftshealthplan.com](http://www.tuftshealthplan.com) or NEHEN. For CHC, use [www.cigna.com](http://www.cigna.com).

Tufts Health Plan providers in Massachusetts and Rhode Island will be reimbursed based on the Tufts Health Plan fee schedule and in accordance with the terms of the Tufts Health Plan agreement. In all other states, CHC fee schedules and contract agreements will apply.

When CHC is the primary administrator for a CareLink account, CareLink claims will appear on CHC's Explanation of Payment (EOP) along with other CHC claims.

## Authorizations

CareLink members do not require referrals for specialty care covered services. However, some services require [prior authorization](#). CHC performs all medical management services. The phone number on the member's ID card will connect you with the appropriate personnel.

**Note:** See below for authorization information for behavioral health service.

Reference the member ID card to determine the applicable requirements to follow regarding the need for precertification or prior authorization of inpatient and outpatient services.

If the back of the member ID card states "INPATIENT ADMISSION" above the precertification language, then inpatient procedures require [precertification](#). Members are responsible for precertification only when services are unauthorized or provided by out-of-network providers.

If the back of the member ID card states "INPATIENT ADMISSION AND OUTPATIENT PROCEDURES" above the precertification language, then inpatient procedures require [precertification](#) and specified outpatient procedures require prior authorization. The [CareLink Prior Authorization List](#) is available on the Tufts Health Plan Web site for all outpatient services that require prior authorization.

## Behavioral Health

CIGNA Behavioral Health (CBH), Tufts Health Plan, or another entity may administer behavioral health services based on an employer's plan design. Check the member's ID card for information regarding these services. The telephone number for CIGNA Behavioral Health is (866) 912-1686.

## Transplant

In Massachusetts and Rhode Island, the transplant network is the Tufts Health Plan contracted Transplant Centers of Excellence network. Outside of Massachusetts and Rhode Island, the transplant network is CHC LIFESOURCE network.