



**NetCardSystems**  
*Pharmacy Network Management*

**Pharmacy Provider Manual**



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## Introduction

NetCard Systems appreciates your participation in its pharmacy network and your role in delivering quality pharmacy services to our members. This manual is intended to assist your pharmacy staff in processing prescription claims.

NetCard Systems utilizes advanced technology to manage a network of more than 65,000 retail pharmacies nationwide. Through state-of-the-art system design, plan benefits and eligibility are verified, claims are processed, and pharmacy benefits are administered for millions of members. As a WellDyneRx, Inc company, NetCard Systems leads with passion, innovation and a deep respect for seeing health care differently.

We hope that you find this manual informative and thank you again for your participation in the NetCard Systems pharmacy provider network.

## Important Contact Information

To receive the best service possible, please use the contact information below.

### **NetCard Systems Provider Relations Department:**

Phone: 1-866-813-3743

Fax: 1-855-404-0968

Email: [RetailManager@NetCardSystems.com](mailto:RetailManager@NetCardSystems.com)

Pharmacy Help Desk: 888-886-5822

NetCard Systems is available to assist you with:

- Pharmacy Contracting
- Maximum Allowable Cost (MAC) Pricing Inquiries
- Electronic Remittance and Payments
- Compliance and Audit Issues
- Fraud, Waste and Abuse Reporting

## Pharmacy Rights

- To be treated with respect and dignity
- To receive prompt and courteous responses to information requests
- To receive timely communications from NetCard Systems on issues affecting pharmacy services
- To receive reimbursement in a timely fashion for provisions of covered pharmacy services
- To expect confidentiality of business, communications and credentialing information
- A dispensing pharmacist is under no obligation to dispense a prescription, which, in his or her professional opinion should not be dispensed.

## Claims Adjudication

All participating pharmacies are required to comply with the Health Insurance Portability and Accountability Act (HIPAA), and the National Council for Prescription Drug Programs (NCPDP) transaction standards for pharmacy drug claims, coordination of benefits and related pharmacy services.

Participating pharmacies are expected to have procedures in place to assist members when pharmacy systems are not available due to issues outside of the pharmacy's control. The NetCard Systems Pharmacy help desk is available to assist pharmacies with the following:

- Confirming eligibility
- Verifying coverage
- Copay/coinsurance information

## Reversals

Pharmacies are required to complete reversals within the same payment cycle as the submission or up to 14 days after the claim adjudication for prescriptions that have not been picked up by the member. Failure to reverse claims may result in an audit and recovery of all costs associated with the claim. If you are unable to reverse a claim online, please contact the pharmacy help desk. Individual Plan Sponsors may impose tighter restrictions related to claim reversals.

## Required Data Fields

Minimum required fields when submitting claims – see payer sheets at [www.NetCardSystems.com](http://www.NetCardSystems.com).

- Version: D.0
- BIN#: 008878
- Group# (from ID card)
- Member ID (from ID card, length, person code may vary by payer)
- Date of Birth
- Relationship Code
- Usual and Customary Price

## Identification cards

The following is an example of the ID cards that pharmacy employees may see from NetCard Systems members. **Please note:** Member ID cards may vary by payer.

### WellDyneRx Prescription Benefit Plan

NAME ANYMEMBER PERSONNAME  
MEMBER ID# 123456789  
Rx Group #: RXW00000

Processor - NetCard BIN#008878  
Pharmacy Help Desk - 888-866-5822  
Member Services - 888-479-2000  
[www.welldynrx.com](http://www.welldynrx.com)



Present this card and your prescription to any participating pharmacy. At the time of service, you are responsible for any copayment or other charges as required by your plan. If you have any questions, please visit our website at [www.welldynrx.com](http://www.welldynrx.com) or call Member Services at 888-479-2000

*This card is for information only and not a guarantee of benefits*

### **Required Identification Numbers**

NetCard Systems requires the submission of a National Provider Identifier (NPI) for the Pharmacy in NCPDP Field 201-B1 (Service Provider ID) with the qualifier of '01' in NCPDP Field 202-B2 (Service Provider ID Qualifier).

### **Nondiscrimination**

NetCard Systems and its contracted pharmacies does not and shall not discriminate on the basis of race, color, national origin, gender, age, religion, disability, medical conditions, sexual orientation, political convictions, source of payment, marital or family status or any other basis prohibited by Law. Unless professional judgement dictates otherwise, Pharmacy must deliver Pharmacy Services to all eligible members. NetCard Systems reserves the right to terminate any pharmacy that does not adhere to this standard.

### **Compound Prescriptions**

- A compound consists of two or more ingredients, one of which must be a formulary Federal Legend drug that is weighed, measured, prepared or mixed according to the prescription order.
- The pharmacist is responsible for compounding approved ingredients of acceptable strength, quality, and purity, with appropriate labeling and packaging in accordance with good compounding practices and any applicable laws.
- For the compound to be covered, all active ingredients must be covered on the member's formulary, and the Plan Sponsor must include compound drugs as a covered benefit. Netcard Systems reserves the right to impose more restrictive clinical edits on compound prescriptions.
- Any compounded prescription ingredient that is not approved by the FDA is considered a non-covered product and will not be eligible for reimbursement.
- Processing Compound Prescriptions
  - Use Compound Code '2' in NCPDP field 406-D6 when submitting compound claims.
  - NCPDP Compound Segment must be submitted with all NDC's and appropriate qualifier used in compounding prescription.
  - Some compound claims may require prior authorization. If so, prior authorization must be approved before payment will be processed.

### **Dispense As Written (DAW/Product Selection Codes)**

- Prescriptions with a DAW request must indicate the DAW/Product Selection Code (NCPDP field 408-D8) on the submitted claim.
- Prescriptions indicated as DAW or 'Brand Medically Necessary' by the prescriber or requested by the patient, where allowed by law, must be noted on the written (hard copy) prescription to be considered for payment.
- Cost-sharing varies by Plan Sponsor.

### **Additional or Replacement Drugs**

- Coverage for travel medication and/or replacement of lost, stolen, or forgotten medication varies by Plan Sponsor and benefit design. These will be reviewed through the prior authorization process.

## Specialty Drugs

- Specialty drugs are covered in a retail setting on a Plan Sponsor basis and may vary from group to group. Pharmacies wishing to provide specialty drugs at retail need to have a signed 'Attachment A - NetCard Specialty Drug'[ amendment on file

## Vaccines

- Pharmacies wishing to provide vaccines to members need to have signed 'Attachment D' on file and follow all the rules and requirements of the State in which the pharmacy is located to administer vaccines. NetCard Systems reserves to right to request documentation supporting this requirement.

## Claim Pricing and Payment – MAC Pricing

NetCard Systems manages its own proprietary MAC lists and corresponding unit costs on behalf of our clients. NetCard Systems consults with many experts in creating and managing its MAC pricing, including PAC, CMS, Wholesaler and other published MAC sources.

If you believe you have received a negative reimbursement for a drug on our MAC list, please complete a MAC Pricing Request, which can be found at [www.NetCard Systems.com](http://www.NetCard Systems.com) and return it via fax to 1-855-404-0968 for our review.

## Payment Cycles

NetCard Systems payment cycles are:

- 1<sup>st</sup> – 15<sup>th</sup> of month
- 16<sup>th</sup>- end of month

## Remittance:

The default for remittance advices is paper.

If you'd like to receive electronic 835 remit files, please visit [www.netcardsystems.com](http://www.netcardsystems.com) and print the 835 set-up form. You can submit the completed form in word format (.doc) only to [retailmanager@netcardsystems.com](mailto:retailmanager@netcardsystems.com).

## Drug Information Source

- NetCard Systems receives drug information from MediSpan.

## Clinical Programs

NetCard Systems is committed to providing a full range of evidence based clinical programs for our members and plan sponsors. All clinical programs and services strictly adhere to all HIPAA-compliant guidelines. NetCard Systems provides the following clinical programs:

### Prior Authorization

Prior authorization (PA) requires a prescriber to receive pre-approval for coverage of select drugs under the terms of the member's pharmacy benefit plan. The purpose of the PA program is to:

- Manage drugs with serious side effects

- Promote step therapy or treatment protocols
- Increase the appropriate utilization of certain drugs

If you receive a rejection message of “70 – Drug Not Covered” or “75-Prior Authorization- Required,” the prescriber can request a PA form to be faxed to them. The form can also be found online at [www.NetCardSystems.com](http://www.NetCardSystems.com). Prescribers must complete the PA request and return it via fax to number on the form. The NetCard Systems PA team will then review the PA form and follow up with the prescriber if additional information is needed. The prescriber and member will then be notified of the status of the request.

Additional clinical programs that may be utilized by Sponsors include:

- Refill Too Soon
- Step Therapy

### **Submission of Accurate Data and Drug Utilization Review (DUR)**

NetCard Systems requires its contracted pharmacies submit accurate data for each claim. Accurate data is essential for any clinical program and internal pharmacy DUR program to be effective. NetCard Systems expects that each contracted pharmacy will maintain the software and systems required to perform prospective DUR at the point of dispensing.

## **Compliance and Auditing**

NetCard Systems conducts random audits to ensure compliancy. The following are examples of what may be included in the audit process:

- Prescription drug shorting
- Failure to offer negotiated prices
- Prescription drug switching
- Dispensing generic drugs and billing for brand name medications
- Billing multiple payers for the same prescriptions
- Not returning medications to stock when prescriptions are not picked up
- Billing for the full amount for a prescription but not filling the full amount

### **Audits and Recovery**

NetCard Systems reserves the right to audit contract pharmacies on claims submitted for covered members and to recover amounts related to prescriptions that were filled improperly, are not properly supported through documentation or due to incomplete records.

#### **Audits can consist of:**

**On-Site Audit:** A NetCard Systems representative or contracted agent may visit the pharmacy and review documentation in support of claims submitted.

**Desk Audit:** A NetCard Systems representative or contracted agent may request additional documentation via fax or phone

**Member Letters-** Letters may be sent to covered members having them attest to receiving covered pharmacy services submitted on their behalf. Some specific audit considerations include, but are not limited to:

- Missing or incomplete signature logs
- Incorrect member billing
- Dispensing of an incorrect drug
- Missing prescription hardcopy or image
- Improper use or lack of documentation of Product Selection/DAW codes
- Overbilling quantities and/or dispensing more refills than allowed

Should an audit take place, you will receive written results and be given an opportunity to appeal.

## Pharmacy Credentialing

Each contracted pharmacy must comply with NetCard Systems' credentialing and re-credentialing policies.

### Credentialing

To be included in the NetCard Systems Pharmacy Network, each contracted pharmacy must complete and provide the following:

- Pharmacy Network Participation Agreement
- Attachment A - Pharmacy Reimbursement Schedule
- Attachment B - Pharmacy Credentialing Form and
  - Current State Pharmacy Operation License
  - Current Federal DEA and State Registration
  - Current Pharmacy malpractice liability insurance policy

NetCard Systems requires pharmacies provide current certificates of insurance upon annual expiration.

### Re-Credentialing

During the re-credentialing process NetCard Systems will request current copies of the following to be attached:

- Pharmacy DEA registration
- State pharmacy license- must be free of any restrictions
- Proof of liability insurance
- Medicaid provider number

NetCard Systems requires chain pharmacies provide the information outlined above on an annual basis.

NetCard Systems reserves the right to terminate any pharmacy from its network for failure to comply with credentialing requirements in a timely fashion.