Negative balance

Information in this policy does not apply to members with the Choice or Choice Plus products offered through Passport Connect℠. For UnitedHealthcare's related policies/procedures, please go to www.uhcprovider.com/

Definitions

Negative balance — A dollar amount owed to Harvard Pilgrim that is reflected on the summary page of the Explanation of Payment (EOP) and in the PLB segment of the 835 file. Negative balances are created when Harvard Pilgrim determines that a claim has been overpaid and re-adjudicates that previously paid claim. When a paid service is retracted on an EOP, the amount retracted becomes a negative or "owed" dollar amount. Harvard Pilgrim will recover this negative dollar amount by using other claims payments as credits to satisfy (offset/take back) the negative balance.

When the negative balance amount exceeds the amount of credits available on the EOP, the negative value will be carried to a future EOP. Negative balance activity is reported in the summary box of the printed EOP and in the PLB segment of the 835 file.

Please see the following Companion Guides for reading the PLB segment:

- Provider-Level Balance (PLB) Supplement to the Electronic Remittance Advice 835 Transaction Companion Guide
- Provider-Level Balance in the PaySpan Printable View

Retraction causes

Some situations that cause a retraction and produce a negative balance include, but are not limited to:

- Duplicate payment
- Payment to the wrong provider
- Payment for the wrong member
- Retroactive termination of a member
- Overpayment identified through internal or external audits
- Payment adjustment from rate correction (e.g., claim should have been paid at contract rate)

Balance amounts are subject to change through ongoing claims processing and review. Retractions can generate a new negative balance even after a previous negative balance is settled.

Negative balance report

The Negative Balance Report provides a history of claims retracted/re-adjudicated that create a negative balance (refund due to Harvard Pilgrim), as well as any claims that are used to offset/recoup any or all of that negative balance. It will also reflect any refund checks applied to that negative balance.

The Negative Balance Report is available through the HPHConnect portal for users with access to claims data (requires Back Office user role or higher).

Negative balance inquiries can be directed to the Provider Service Center at 800-708-4414 or AR_Negative_Balance@point32health.org.

Negative balance recovery

Harvard Pilgrim will recover negative balances by using other claims payments as credits to satisfy (offset/take back) the negative balance. If there are insufficient claims payments, a negative balance may be transferred to other claims systems within Point32Health and its affiliates to offset the amount. If a negative balance is not fully recovered through other claims payments within 90 days, Harvard Pilgrim issues the provider a refund request letter.

If a negative balance cannot be recovered through other claims payments or a refund check, Harvard Pilgrim reserves the right to place any uncollected funds in a collection status.

Related policies

Billing & Reimbursement

- Retractions, Returned Checks, and Refund Checks Policy

PUBLICATION HISTORY

06/15/14	added Connecticut to Invoicing Negative Balances
03/15/17	reviewed document; added contractual payment to retraction causes; added contact information to negative balance report
10/01/21	annual review; administrative edits
01/01/23	reviewed; no changes
07/01/24	reviewed; updated Retraction Causes and Negative Balance Recovery sections
11/15/26	administrative updates