



## Risk Adjustment Programs

**Commercial Risk Adjustment (CRA)** – is administered by Horizon BCBSNJ as a result of the Affordable Care Act (ACA) and is overseen by CMS. Most Americans are required to maintain health care coverage and risk adjustment seeks to facilitate affordable coverage regardless of the patient's health status. These are members insured through our small group and individuals plans that purchase insurance on or off the Health Insurance Marketplace. CRA products are primarily Horizon Advantage EPO and OMNIA<sup>SM</sup> Health Plans, but also include HMO, Direct Access and Point-of-Service with a metallic identifier after the name of the product (e.g., Bronze, Silver, Gold).<sup>3</sup> The risk is captured through a combination of ICD-10-CM codes submitted via claims and medical record reviews. The chronic conditions must be submitted on an annual basis.<sup>1,2</sup>

**Medicare Risk Adjustment** – is administered by Horizon BCBSNJ and is overseen by CMS. The primary plans are Horizon Medicare Blue (PPO), Horizon Medicare Blue Value (HMO), Horizon Medicare Blue Patient-Centered w/Rx (HMO) and Fully Integrated Dual Eligible Special Need Plans (FIDE-SNP). Like CRA, Medicare risk is captured through a combination of ICD-10-CM codes submitted via claims and medical record reviews. The chronic conditions must be submitted on an annual basis.<sup>4</sup>

With a focus on providing quality of care for our members, your patients, healthier outcomes can be achieved.

For additional information, visit: [HorizonBlue.com/riskadjustment](http://HorizonBlue.com/riskadjustment).

**Medicaid Risk Adjustment** – is administered by Horizon NJ Health and is based on the guidelines for the state of New Jersey. Risk is captured solely by ICD-10-CM codes submitted via claims. Claims should be filed for every encounter, even if the service is capitated.

By keeping the acronym M.E.A.T. in mind, coding of all symptomatic and underlying conditions on an annual basis will support the success of the risk adjustment programs.

If you have any questions about the risk adjustment programs, a Provider Educator is available to assist you.

Name	Contact	Coverages
Monique Hodge	Monique_Hodge@HorizonBlue.com 1-973-466-6700	Atlantic, Bergen Camden, Hudson Mercer, Monmouth, Ocean and Somerset Counties
Kevin Jennings	Kevin_Jennings@HorizonBlue.com 1-973-466-4623	Burlington, Cape May, Cumberland, Essex, Gloucester, Hunterdon, Middlesex, Morris, Passaic, Salem, Sussex, Union and Warren Counties

1. Florida Blue Quality Revenue Program Management. *Risk Adjustment, Medicare and Commercial*.

2. Willis, M. (2014, March 3). ICD-10 Monitor: Identified or Specified? Retrieved from <http://www.icd10monitor.com/enews/item/1133-unspecified-or-specified>

3. *Horizon Blue Cross Blue Shield of New Jersey 2016 Managed Care Benefits-at-a-Glance*. April 2016.

4. Clinic Service. *What is a Medicare Risk Adjustment Factor (RAF)?* Retrieved from <http://clinicservice.com/what-%E2%80%9Cmedicare-risk-adjustment-factor-raf%E2%80%9D/>