UnitedHealthcare® Commercial and Individual Exchange Reimbursement Policy CMS 1500

Policy Number 2025R5009A

Advanced Practice Health Care Provider Policy, Professional

IMPORTANT NOTE ABOUT THIS REIMBURSEMENT POLICY

You are responsible for submission of accurate claims. This reimbursement policy is intended to ensure that you are reimbursed based on the code or codes that correctly describe the health care services provided. UnitedHealthcare reimbursement policies may use Current Procedural Terminology (CPT®*), Centers for Medicare and Medicaid Services (CMS) or other coding guidelines. References to CPT or other sources are for definitional purposes only and do not imply any right to reimbursement.

This reimbursement policy applies to all health care services billed on CMS 1500 forms and, when specified, to those billed on UB04 forms. Coding methodology, industry-standard reimbursement logic, regulatory requirements, benefits design and other factors are considered in developing reimbursement policy.

This information is intended to serve only as a general reference resource regarding UnitedHealthcare's reimbursement policy for the services described and is not intended to address every aspect of a reimbursement situation. Accordingly, UnitedHealthcare may use reasonable discretion in interpreting and applying this policy to health care services provided in a particular case. Further, the policy does not address all issues related to reimbursement for health care services provided to UnitedHealthcare enrollees. Other factors affecting reimbursement may supplement, modify or, in some cases, supersede this policy. These factors may include, but are not limited to: legislative mandates, the physician or other provider contracts, the enrollee's benefit coverage documents and/or other reimbursement, medical or drug policies. Finally, this policy may not be implemented exactly the same way on the different electronic claims processing systems used by UnitedHealthcare due to programming or other constraints; however, UnitedHealthcare strives to minimize these variations. UnitedHealthcare may modify this reimbursement policy at any time by publishing a new version of the policy on this Website. However, the information presented in this policy is accurate and current as of the date of publication. *CPT Copyright American Medical Association. All rights reserved. CPT® is a registered trademark of the American Medical Association.

Application

This reimbursement policy applies to services reported using the 1500 Health Insurance Claim Form (a/k/a CMS-1500), its' electronic equivalent or its' successor form. This policy applies to all products, all network and non-network physicians and other qualified health care professionals, including, but not limited to, non-network authorized and percent of charge contract physicians and other qualified health care professionals.

United Healthcare Commercial

This Reimbursement Policy applies to all UnitedHealthcare Commercial benefit plans.

UnitedHealthcare Individual Exchange

This Reimbursement Policy applies to all Individual Exchange benefit plans.

Policy

Overview

This policy sets forth the requirements for reimbursement of services rendered by an Advanced Practice Health Care Provider, within a medical or other healthcare practice.

Reimbursement Guidelines for Advance Practice Health Care Providers.

Services rendered by an Advanced Practice Health Care Provider should be reported using the Advanced Practice Health Care Provider's NPI number when the Advanced Practice Health Care Provider has an NPI number and is eligible to bill directly for services rendered pursuant to applicable laws and regulations, subject to the Services Incident-to a Supervising Health Care Provider Reimbursement Policy.



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UnitedHealthcare will consider reimbursement for medical services rendered by Advanced Practice Health Care Providers, under the following circumstances:

- The service is a covered service under the member's benefit plan,
- The service is performed by an Advanced Practice Health Care Provider within the scope of their licensure or certification, and;
- The service is traditionally considered a physician's service.

Unless otherwise contracted with a non-physician fee schedule, UnitedHealthcare will reimburse 85% of the applicable physician fee schedule for covered services rendered by a network Advanced Practice Health Care Provider.

Consistent with the Centers for Medicare and Medicaid Services (CMS) guidelines, UnitedHealthcare will reimburse nonnetwork Advanced Practice Health Care Providers for covered services at 85% of the established CMS-based rate or prevailing usual and customary rate for physicians.

Definitions	
Advanced Practice Health Care Provider	A healthcare practitioner, other than a physician, licensed by the state in which they practice to assist or act in the place of a physician, who may bill directly under applicable state law. For the purposes of this policy, an Advanced Practice Health Care Provider includes, without limitation, Physician Assistants (PA), Nurse Practitioners (NP) and Clinical Nurse Specialists (CNS).
Nonphysician Provider	Auxiliary personnel, such as nurses and medical assistants, acting under the supervision of a physician or Advanced Practice Health Care Provider, regardless of whether the individual is an employee, leased employee, or independent contractor of the physician, or of the legal entity that employs or contracts with the physician. Nonphysician Providers may include Advanced Practice Health Care Providers, when applicable.
Supervising Health Care Provider Professional	A physician or Advanced Practice Health Care Provider, who has their own NPI number, when responsible for supervising services rendered by an Advanced Practice Health Care or Nonphysician Provider.

Resources

American Medical Association, Current Procedural Terminology (CPT®) and associated publications and services

Health care Common Procedure Coding System (HCPCS)

Centers for Medicare and Medicaid Services, CMS Manual System and other CMS publications and services

History	
1/29/2025	Policy Version Change Policy Verbiage Change History Section: Entries prior to 1/29/2023 archived



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4/1/2024	 Template Update Transferred content to shared policy template that applies to both UnitedHealthcare Commercial and Individual Exchange benefit plans. Updated Application section to indicate this Reimbursement Policy applies to: All UnitedHealthcare Commercial benefit plans All Individual Exchange benefit plans
5/8/2023	Policy Version Change Logo Updated Reimbursement Guidelines Update History Section: Entries prior to 5/8/2021 archived
9/1/2017	Policy implemented by UnitedHealthcare Employer & Individual
5/10/2017	Policy approved by the Reimbursement Policy Oversight Committee