

CORE Trading Partner Recruitment Tool: Recruiting CORE Endorsers



A CAQH Initiative

What is CORE?

The Committee on Operating Rules for Information Exchange (CORE) is a multi-stakeholder (health plans, providers, vendors, CMS and other government agencies, associations, regional entities, standard-setting organizations and others) initiative organized and facilitated by CAQH, a nonprofit healthcare industry alliance working to simplify healthcare administration. CORE participants maintain eligibility/benefits data for more than 130 million Americans (approximately 75 percent of all commercially insured lives) plus Medicaid and Medicare beneficiaries. Working in collaboration they are building consensus on operating rules that will:

1. Enhance interoperability between providers and payers
2. Streamline patient insurance coverage data transactions
3. Reduce the amount of time and resources providers spend on administrative functions – time better spent with patients

Operating rules build on existing standards to make electronic transactions more predictable and consistent, regardless of the technology. Rights and responsibilities of all parties, security, transmission standards and formats, response time standards, liabilities, exception processing, error resolution and more must be clearly defined in order to facilitate successful interoperability. Beyond reducing cost and administrative hassles, operating rules foster trust among all participants.

CORE is solely focused on creating operating rules and will not develop software solutions, a switch, a database or central repository of administrative information.

CORE's vision: provider access to healthcare administrative information before or at the time of service using the electronic system of their choice for any patient or health plan.

CORE Operating Rules

CORE Phase I rules – CORE Phase I rules cover a number of key eligibility and benefits data elements and the processes required to exchange them. They are helping providers:

- Determine whether a health plan covers the patient
- Determine patient benefit coverage
- Confirm coverage of certain treatments and the patient's co-pay amount, coinsurance level and base deductible levels (as defined in the member contract) for each of those types.

Phase I rules and policies developed to govern exchange of this data include:

- System connectivity
- Standard inquiry acknowledgements
- Maximum response times (batch and real-time)
- Minimum hours a system must be available
- Standard 270/271 companion guide flow and format
- Standard testing, certification and enforcement processes to ensure CORE compliance

CORE Phase II Rules – CORE Phase II Rules build on those rules created in Phase I. The Phase II rules add several new rules and require reporting of patient financial responsibility for an increased number of service codes.

Phase II rules developed to govern the exchange of administrative data include:

- Patient identification
- Patient accumulators
- Claims status
- Connectivity

CORE Phase III Rules –Work on the Phase III rules is underway. Phase III rules will focus on improving the electronic delivery of additional administrative transactions, such as prior authorization and remittance advice. Rule writing for all areas takes into consideration any related 5010 requirements.

Additional eligibility components and business transactions will be addressed by CORE in later phases.

Who Can Become a CORE Endorser?

Entities that do not create, transmit or use eligibility or claim status data, or are small providers, are eligible to become a CORE Endorser. Examples include medical societies, RHIOs, state-based government entities and trade associations.

Endorsing organizations can demonstrate their support for the CORE mission and the rules by applying for and using the CORE Endorser Seal.

Achieving the CORE Endorser Seal

Achieving the CORE Endorser seal requires completing a five-step process:

1. Obtain and review the Rules and Policies
2. Obtain and review the Certification Policy
3. Obtain, review and sign the Pledge
4. Obtain and complete the Seal Application
5. Submit the signed CORE Pledge with the completed CORE Seal Application to:

CORE Endorser
CAQH
601 Pennsylvania Avenue, NW
South Building, Suite 500
Washington, DC 20004

CORE Rules: Benefits To Endorser Organizations

- Demonstrates commitment to improving healthcare
- Demonstrates leadership in making interoperability a reality
- Demonstrates support for industry collaborations that streamline healthcare administration
- Demonstrates support for a cross-industry solution that streamlines administrative data exchange and reduces administrative burden

Click [here](#) to access all required documents to achieve the CORE Endorser Seal.

NOTE: CORE certification is different than participation in the CORE rules development process. To participate in CORE please contact CAQH at CORE@caqh.org or call (202) 861-6380.