



Effectively sharing data electronically is especially important in healthcare. To meet this need, healthcare stakeholders have come together to develop, agree upon and then adopt operating rules for the industry.

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**Operating rules are crucial in a technology-driven world.**

Organizations have a critical need to electronically share large quantities of data quickly and accurately. Many industries, such as banking and telecommunications, embrace technical standards and common business practices to simplify sharing data among many parties. Operating rules support standards, and then specify the business actions each party must adhere to in order to ensure a high volume of reliable transactions can occur smoothly in a given industry.

**Operating rules require collaboration.** Almost a decade ago, CAQH established the Committee on Operating Rules for Information Exchange, also known as CAQH CORE. CAQH CORE is an industry-wide stakeholder collaboration committed to the development and adoption of national operating rules for administrative transactions.

CAQH CORE is governed by a multi-stakeholder executive-level board to address the interests of more than 140 participating organizations representing healthcare providers, health plans, government agencies and the organizations setting the standards for healthcare and data exchange. In fact, the health plans in CAQH CORE alone cover more than 75% of all Americans with commercial insurance, as well as those covered by Medicare and Medicaid.

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**Certification demonstrates action and adherence.**

Not only does CAQH CORE develop operating rules, it also offers a voluntary certification program so organizations can demonstrate they have adopted and are adhering to those rules. Organizations that create, use or transmit administrative healthcare data (such as health plans, healthcare providers and vendors) can earn CORE certification. To date, almost 180 CORE Certifications have been attained.

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**The greatest value and return-on-investment from operating rules is realized when they are broadly adopted throughout the entire healthcare system by each critical player.**

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CAQH CORE certification verifies that an organization or product operates in agreement with the operating rules and the underlying standards, and is doing so with their trading partners as well. CAQH CORE represents a successful collaboration among stakeholders to ensure that the business of healthcare becomes easier, faster and better. Widespread adoption of the CAQH CORE operating rules not only offers the promise of impressive cost savings — it also can help healthcare providers and patients worry less about “paperwork,” and focus more on care.

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## Operating Rules Streamline the Business of Healthcare

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### CAQH CORE and the Impact of the Patient Protection and Affordable Care Act (ACA)

#### **The ACA has taken operating rules to a new level.**

It mandated healthcare operating rules for HIPAA claims-related electronic transactions, and CAQH CORE was named by the Secretary of Health and Human Services (HHS) as the authoring entity of these operating rules.

- **Eligibility and Claim Status. In the future, anything less than detailed, real-time response will be too little, too late.** Increased use of electronic transactions not only drives towards this goal, it also cuts the number of denied claims. As of January 2013, all HIPAA-covered entities must adhere to the federally mandated Phase I and II CAQH CORE Operating Rules, which relate to patient eligibility and claim status. The Centers for Medicare & Medicaid Services (CMS) estimated that use of these two operating rules will save providers up to \$9.5 billion and health plans up to \$5.8 billion over ten years.
- **Electronic Funds Transfer (EFT) and Electronic Remittance Advice (ERA). It is time to eliminate costly and cumbersome paper checks, along with the confusing disconnect between payment and the services provided.** The CAQH CORE Phase III Operating Rules for EFT & ERA have been mandated by HHS and since January 2014 any provider should

be asking for the streamlined electronic transactions that can result due to these operating rules and their affiliated standards. Together, the standards and operating rules make convenient, quick and secure payments from health plans to providers a reality.

- **Other Transactions. Once there is a trusted, robust electronic data exchange for claims and payments, other transactions can follow.** CAQH CORE is the author of the final set of ACA-mandated operating rules for remaining HIPAA transactions, which include healthcare claims, enrollment and disenrollment in a health plan, premium payments, prior authorization and claims attachments. Operating rule development for these transactions is currently underway.
- **Certification. A health plan and its IT vendors cannot simply claim they are compliant with operating rules and their underlying standards — they now must prove it.** To fulfill this requirement under the ACA, HHS has proposed Federal recognition of CAQH CORE's robust testing and certification program. HHS has outlined a key role for CAQH CORE as the administrator for certifying that health plans are implementing the ACA mandates for the first set of operating rules and underlying standards. To learn more go to [http://corecertification.caqh.org/CORE\\_certification](http://corecertification.caqh.org/CORE_certification)

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Each month CAQH CORE collaborates with leading healthcare organizations to offer interactive educational opportunities. To learn more about these resources, or to contact CAQH CORE for assistance with implementation, please contact us: [core@caqh.org](mailto:core@caqh.org) or visit our website: [www.caqh.org/core](http://www.caqh.org/core).