CAQH CORE

Phase III CAQH CORE 300 Guiding Principles

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This document provides the Phase III CAQH CORE Guiding Principles and underlying assumptions that are associated with all Phase III CAQH CORE Operating Rules.

CAQH CORE GUIDING PRINCIPLES

- All CORE Participating Organizations and CORE-certified entities will work towards achieving CORE's mission.

- All stakeholders are key to CAQH CORE's success; no single organization, nor any one segment of the industry, can do it alone.

- CAQH will strive to include participation by all key stakeholders in the CAQH CORE rule making process. CAQH CORE has established Governing Procedures; under these Procedures, each CORE Participant that meets CORE voting criteria will have one vote on CAQH CORE issues and rules.

- CORE Participants draft and vote on the rules.

- Participation in CORE does not commit an organization to adopt the resulting CAQH CORE Operating Rules.

- Use of and participation in CAQH CORE is non-exclusive.

- CAQH CORE will not be involved in trading partner relationships, and will not dictate relationships between trading partners.

- To promote interoperability, rules will be built upon HIPAA, and CAQH CORE will coordinate with other key industry bodies (for example, X12 and the Blue Cross Blue Shield Association).

- Where appropriate, CAQH CORE will address the emerging interest in XML or other evolving standards.

- Whenever possible, CAQH CORE has used existing market research and proven rules. CAQH CORE Operating Rules reflect lessons learned from other organizations that have addressed similar issues.

- CAQH CORE Operating Rules will support the Guiding Principles of HHS's National Health Information Network (eHealth Exchange).

- CAQH research indicated that there will be benefit to the health care industry as a result of adopting operating rules. CAQH CORE will have Measures of Success for Phase III (methodology to measure success and evaluate market impact) and CAQH will report aggregate findings by stakeholder type.

- CAQH CORE will provide guidance to stakeholders regarding staff implementation and training needs.

- Safeguards will be put in place to make sure that a health plan's benefit and payment information is shared only with the requested provider and is not available to other participating health plans.

- CAQH CORE will not build a switch, database, or central repository of information.

- All CAQH CORE recommendations and rules will be vendor neutral.

- All of the CAQH CORE Operating Rules are expected to evolve; Phase I was a starting point and each phase builds upon earlier phases.

- Rules will not be based on the least common denominator but rather will encourage feasible progress.

- CAQH CORE will promote and encourage voluntary adoption of the rules.

- CORE Participants do not support "phishing."

UNDERLYING ASSUMPTIONS FOR ALL PHASE III CAQH CORE OPERATING RULES

- Phase III CAQH CORE Operating Rules apply to ASC X12 835 claim remittance and NACHA CCD+ EFT transactions; DDE (Direct Data Entry) transactions and web-based transactions are not part of the Phase III scope.

- All Phase III CAQH CORE Operating Rules assume a successful communication connection has been established and that all parties in the transaction routing path are CORE-certified.

- Phase III CAQH CORE Operating Rules are a floor, not a ceiling; certified entities can go beyond the Phase III rules, e.g., real time response time less than 10 seconds.

- CAQH CORE complies with all antitrust provisions of the law.

- Organizations may sign the CORE Pledge at any time after the CAQH CORE Operating Rules are developed and approved by the CORE voting members, and may withdraw from the Pledge at any time.

- No individual CORE Participant owns the rules or the underlying intellectual property; CAQH CORE owns the rules and intellectual property.

- The CAQH CORE Operating Rules will not specify how participants implement any changes to current processes and procedures. CAQH CORE will not assume any of the expenses that an organization incurs in making such changes.

- Neither CAQH CORE nor Participating Organizations will be liable if incorrect information is transmitted.

- Complying with CAQH CORE Operating Rules does not release any organization adopting the rules from ensuring that it is in compliance with all other applicable rules, regulations and legal requirements.

- All organizations that operate under the CAQH CORE Operating Rules are HIPAA compliant, and organizations intending to operate under the CAQH CORE Operating Rules will be asked to attest to this fact. However, CAQH CORE will not test for HIPAA compliance.

- CAQH CORE Operating Rules address both real-time and batch transactions, with movement towards real-time.

- There will not be any substantive changes or amendments to the rules unless approved by a CAQH CORE vote. CAQH CORE Operating Rules will support mandated versions of the HIPAA transactions.

UNDERLYING PRINCIPLES AND ASSUMPTIONS FOR SPECIFIC OPERATING RULES

CORE Pledge

- Signing the CORE Pledge does not automatically allow the organization to participate in the CORE rule making process; to become involved in the CAQH CORE rule making process, the organization must be a CORE Participant.

- All stakeholders that sign the CORE Pledge will be added to a web-based listing of entities that have signed the Pledge.

- A separate signed CORE Pledge Addendum is required for Phase III.

Certification

- There will be a web-based listing of entities that are CORE-certified.

- Vendors and clearinghouses need only certify for the transaction type(s) offered (i.e., EFT and/or ERA)

Enforcement

- An organization certified under the CAQH CORE Operating Rules will be party to the CORE Enforcement Process.

- The CORE Enforcement Process requires all parties involved in the complaint to be CORE-certified, except for providers that are not CORE-certified but are an end-user of a CORE-certified product.

- CORE-certified entities are permitted to work with any entity of their choice, including entities not participating in CAQH CORE.