

Commercial Risk Adjustment Medical Record Requests

The Department of Health and Human Services (HHS) requires health plans like Florida Blue to validate the accuracy of risk adjustment data submitted to the Centers for Medicare and Medicaid Services (CMS). This applies to Individual and Small Group health care markets.

Per the Affordable Care Act (ACA), all Individual and Small Group plans for consumers who are under 65 years of age are now risk adjusted¹. Beginning November 2021 through mid-March 2022, we will review medical records² for dates of service in the calendar (benefit) year of 2021. This work is to ensure chart documentation properly reflects members' clinical conditions and the encounter (claims) data submitted to HHS/CMS for ACA premium stabilization programs is accurate.

Upon receipt of Florida Blue's medical record request, providers, groups and facilities may **submit the requested medical records by one of the following methods:**

1. **Remote Electronic Medical Record (EMR) Access:** You may grant remote EMR access to Florida Blue by emailing us at commercialroi@floridablue.com.
2. **Secure File Transfer:** You may establish a Secure File Transfer for delivery of medical records by contacting us at the email address provided above.
3. **Fax:** Records may be faxed to 904-301-1671.
4. **Email:** Records may be sent via secure email at the email address provided above.
5. **USPS. Mail:** Records may be mailed to Florida Blue, Commercial Operations Team, P.O. Box 40008, Jacksonville, FL 32203-0008.

For questions or concerns, you may reach us at the email address provided above or by calling the our Commercial Risk Adjustment Team at 904-905-0985.

¹ A process by which CMS provides payments to health insurance plans that disproportionately attract higher-risk populations such as individuals with chronic conditions.

²**HIPAA/Privacy:** Providers are allowed to disclose protected health information to health plans without authorization from the patient when both the provider and health plan had a relationship with the patient, and the information relates to that relationship [45 CFR 164.506(c)(4)]. For more information about privacy rule language, please visit <http://www.hhs.gov/ocr/privacy>. For more information about medical record audits, please refer to the [Florida Blue Manual for Physician and Providers](#) at floridablue.com; select "Providers" at the top of the page > Tools & Resources > Provider Manual.