

Technology and Use of the Internet

About PacifiCare Behavioral Health Online

PBH is very excited to have launched the www.pbhi.com website. Our goal is to make PBH a better, more responsive, reliable and customer-oriented company for you to work with. Our online services include the ability to lookup member and claims data, as well as submit claims and PARs for authorized services 24 hours a day 7 days per week. Our mission is to:

Enhance our service

PBH endeavors to provide enhanced service and support for our customers, specifically our members, providers and employer groups. One of our goals is to maintain mutually respectful relationships with providers. We recognize that time is valuable to you. Thus, our online services enhance the flexibility with which we do business, allowing you the ability to lookup and submit information outside of typical business hours.

Demolish Walls

PBH endeavors to increase the effectiveness of PBH processes by extending the reach of the core PBH systems directly to our customers. By offering on line services PBH provides a place for you to complete transactions that constitute a typical “Day in the Life” of a customer of PBH.

By utilizing the Internet, time and distance become irrelevant. Consequently, PBH becomes a 24-hour a day, seven-day a week interface for information exchange with our customers.

Another goal is to bring members and providers into closer contact by making it possible for them to engage in self-service transactions, have access to information, and initiate, and participate in, a feedback loop.

Enable innovation

We recognize that healthcare and healthcare coverage is changing at a rapid pace. We also know that our business will not look tomorrow as it does today. Thus we set out to provide an atmosphere in which new products, processes and services are facilitated by developing a new delivery framework and a new work environment.

Confidentiality and Responsibility – Your Tasks

Your Role in the Security and Integrity of Information.

PBH works hard to protect member privacy and you play a key role in protecting members and member data. There are a number of steps you can take to ensure that the information you view and share online is safe and secure.

Online Information Requires Added Care

PacifiCare Behavioral Health (PBH) believes it can be an integral part of each member's health care team, thus we take our role in member care seriously. Facilitating this team approach means that information must be shared. PBH recognizes that practitioners need useful information, and in return, we rely on practitioners to provide useful and complete information. This reciprocal relationship is designed to serve the member, the provider and to meet regulatory and compliance requirements. However, accessing and sharing information online requires added precaution.

Online Transactions & Your Responsibilities

Contract Addendum

In order to complete transactions online, you must sign an addendum to your current Practitioner Agreement. The **PBHL.Com Contract Addendum** fulfills our obligations to demonstrate that you have been given training and information about the site. You will receive a copy of the Addendum should you choose to contract to use the website. If you are not currently using the secured provider site, and you would like to begin using the site to complete your inquiries and transactions electronically, you may express your interest to do so via the web-dedicated line, (800) 218-1092, or fill out a "Contact Us" form on the website.

We expect that you will review and consider this information carefully. Should you have questions, please contact an online Customer Service Representative at (800) 218-1029.

Logging into www.pbhi.com in the provider area confirms with PBH your agreement to and understanding of the terms and conditions explained in the **PBHI.COM Contract Addendum**. You are responsible for keeping your online password, web ID, personal security information, and other related data confidential.

Protecting Login Information

In order to maintain data confidentiality, it is the responsibility of each and every person logging into the provider area of www.pbhi.com to treat this information as carefully as a medical or treatment record would be handled. Some ways to safeguard against unauthorized access to electronic data include:

- ◆ Keep login information and passwords in a secure place. Do not post these on or near the computer.
- ◆ Be aware and protective of your surroundings. Do not leave your computer unattended during an online session and/or while confidential member data is being displayed, and be sure to move your computer monitor away from persons not authorized to view such data. If you plan to leave your computer – lockout access to others (e.g., password-protected screen savers) or logout entirely.
- ◆ Report any known or suspected incidents of unauthorized access.
- ◆ Handle information obtained from or provided to PBH through the website as confidential member information. Printed website pages or written notes that contain member information should be placed in member records immediately or properly destroyed.

Keeping Internet Transactions Secure – Our Tasks

Logging On to the PBH Site – Web ID and Password

In order to demonstrate a commitment to security and accountability, much effort has gone into developing the process for practitioner logon. Practitioners will be required to have both a Web Identification Number (ID) and a Password. Your ID will always be generated for you by PBH. The password you receive will only

work the first time you login. At that time, you will be required to choose another password. Additionally, you will be required to reestablish a new password annually.

In addition to the ID and password, the system will also ensure that you continue to be authorized to view online data. Thus, should your contract be terminated with PBH, you will be granted 90 days to complete your work online. This time frame should provide you with ample time to complete paperwork and claims for services provided while under contract.

PBH has given considerable thought to how to provide a secure, but business enhancing site for you. You can help us ensure its success by following these confidentiality procedures.

Auto Logoff

Logged in users whose computers are inactive on the site for 10 minutes will be automatically logged off from their current session. This is a security measure required by state and federal regulations and is subject to change without notice. To complete any further actions you will be required to login again. Additionally, users will be required to login again regardless of activity every four (4) hours.

PBH also requests that all users of the website log off immediately when they are no longer able to attend to the online session.

Minimum System Requirements

In an attempt to keep the information that moves between PBH and our practitioner offices as secure as possible, a combination of required hardware, software and on line processes have been established. This is in addition to the web ID/password security measures discussed above. Minimum system requirements also enable you to load secure information on your computer system as designed, and reduce and/or prevent many ‘crashes’ that can happen when data is exchanged between two systems.

Becoming familiar with these requirements is likely to make your online experience more successful and satisfactory. Understanding these requirements and processes will make any troubleshooting assistance that you may require less frustrating and ultimately faster. Below is a review of requirements and an explanation of how they assist in security.

Browser Information

What is a browser?

A browser is software that enables you to visit and view web sites. They take programming code sent to you from over the Internet and translate it into what you see on a web page. Without a browser, you wouldn't be able to read web site material. Most people are familiar with Microsoft's Internet Explorer or Netscape's Navigator/Communicator as versions of Web Browsers.

One of the functions of your browser is to allow encryption to occur. Encryption is another security measure put into place to secure online transactions. Not all browsers support the highest levels of security available. Because of this inability to keep transactions secure, particular browsers are required for completing online transactions with PBH.

What Internet browser versions does PBH require?

In order to meet PBH's high security standards, you'll need Internet access and one of the following browsers:

MINIMUM SYSTEM REQUIREMENTS BROWSERS				
Operating System	AOL	Netscape Navigator	Netscape Communicator	Microsoft Internet Explorer
Windows 95, 98, NT 4.0	5.0 or Later	4.08 or later	4.7 or later	4.01 or later
Macintosh	5.0 or Later	4.08 or later	4.7 or later	4.51 or later
UNIX	5.0 or Later	4.08 or later	4.7 or later	4.01 or later

REQUIRED ENCRYPTION LEVEL: 128-bit encryption

You can check which browser version you have by checking the "Help" section of your browser toolbar and selecting "About Microsoft Internet Explorer or Netscape Navigator."

What do I do if I need a new browser?

If you don't have one of the browsers listed, you can access them for download over the Internet or install the software via CD-ROM. Having an upgraded

browser will help you take advantage of more on the Internet, and will ensure increased security for information that you request and send over the Internet.

For more specific information on upgrading and installing your preferred Internet browser, please see below or visit either the Netscape or Microsoft Website.

How long will it take to upgrade and install a browser?

Depending on your computer's configurations, upgrading and installing a browser over the Internet can take from ten minutes to two hours. Browsers can also be installed from CD-ROM available from both Netscape and Microsoft's Websites.

Problems with downloading a new browser

If your Internet connection is slower than 28.8, or if you are using an older browser version, you may experience difficulty downloading and installing the latest browser versions. You can order a new browser version on a CD through Microsoft's or Netscape's web site.

Order the latest browser versions on a CD:

- ◆ **Microsoft Internet Explorer 5.0**
For Windows 95/98/NT only
Cost: Nominal plus shipping and applicable
<http://www.microsoft.com/windows/ie/offers/default.asp>
- ◆ **Netscape Communicator 4.7 [includes Netscape Navigator 4.08]**
For Windows 95/98/NT and Macintosh PowerPC
Cost: Nominal plus shipping and applicable tax
<http://home.netscape.com/computing/download/>

Are the website and PBHI.Com online advantages available to Macintosh users?

Macintosh users have full access to the site as long as they are using an approved browser:

- ◆ Netscape Navigator 4.08/Netscape Communicator 4.7 or later version
- ◆ Microsoft Internet Explorer 4.51 or later version

Encryption

Taking the Mystery Out of Encryption

Encryption helps to protect private information from being intercepted and read by a third party. Encryption scrambles information in order to allow transmission back and forth between two points. To decode the information a “key” is required.

When you request or send member information, the request or response is sent in an “encrypted” form. We decode your requests for information and we send information to you in an encrypted structure. Your system decodes this information when you receive it so that you may read it. You can easily tell by particular symbols displayed while using your browser, such as a broken or intact key/lock icon, whether or not a site is secure.

Until fairly recently 40-bit encryption was standard, and is known as “international level encryption.” The 128-bit encryption referred to as “U.S. and/or Canada” or “domestic-grade encryption” is appreciably stronger and provides a notably higher level of security for you and your members. If you are not currently using a 128-bit encrypted browser, you will not be able to use our site until you have 128-bit encryption ability. You can download both Netscape and Microsoft browsers that support such technology.

How to determine your level of encryption

You can easily check your level of encryption on most browsers:

For Netscape Browsers:

- ◆ Earlier versions provide you with a key icon in the bottom left-hand corner of your screen containing
 - One tooth in the key for 40-bit or
 - Two teeth in the key for 128-bit encryption.
- ◆ Later versions show a lock on the left side of the status bar. However, the lock does not discriminate between 40- and 128-bit encryption on screen for you. In these versions, you must check your level of encryption by:
 - Going to the "View" menu
 - Selecting "Page Info"

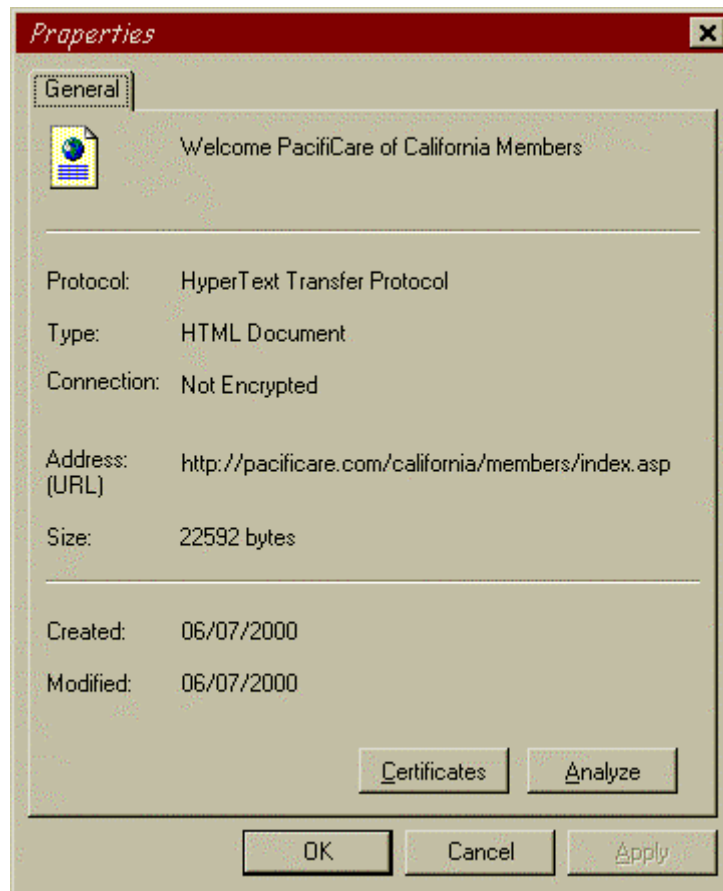
- Checking under "Security"



For Microsoft Browsers:

- ◆ Go to the "File" menu
- ◆ Select "Properties"
- ◆ Select "Security" or check "Connection"

Example of Microsoft "File" Method



Or select "Help" and then "About Internet Explorer."

Example of Microsoft “Help” Method



Viruses and Virus Software

Viruses

A virus is a program that is loaded onto your computer and run without your permission. Viruses can bring your system to a halt, request your system to complete actions without your permission and can spread itself to files on your computer and to others with whom you share data.

Viruses can be devastating to you and your computer. The danger of these programs is that they can also replicate themselves and spread to other computers and networks to which you connect electronically. When this happens, files and data can be corrupted, and security systems can become incapacitated.

Due to the level of confidentiality that PBH must maintain, we cannot permit such viruses onto the network. To do so could wipe out legacy and data systems, and allow unauthorized access to private and confidential data.

Virus Software

Virus software is designed to detect and contain viruses so that they do not impede computer function or spread themselves to other computers via a network or the Internet. As a means of maintaining a secure and functioning system, PBH requires our logged in website users to maintain virus software that is capable of detecting and containing the most recent viruses.

Contractually, you must currently have such software before utilizing the website, or you will be required to download or install such software. Two of the most popular virus programs are McAfee and Symantec/Norton, but there are other powerful tools. PBH may require that particular virus software tools be installed and used in order to control the quality of the protection afforded by the software.

In addition to the required software, it is imperative that the software be updated. As new viruses are created and spread throughout networks and computers through the Internet, new “patches” to the various virus software packages are created. Most often, you can get these patches by logging onto the website of the company from whom you purchased the software, and downloading the updates.

Virus software may be purchased initially at most stores at which software is sold, or downloaded at virus software company websites. You may access more information on two of the approved softwares by going to:

- ◆ McAfee <http://www.mcafee.com/>

- ◆ Symantec/Norton <http://www.symantec.com/>

Authentication/Authorization

Getting connected to your information

In addition to specific browser requirements, PBH will use other safety features and methods to help ensure that your online business with PBH is safe and secure. Authentication ensures that the individual is who he or she states they are. We have a precise authentication process to help ensure that when you request information, only you receive the information. The process of identifying you, using your web ID and password is part of this process.

Once you have connected to the secure portion of the site, the process of authorization determines what information you are allowed to view. Although a member may have multiple practitioners providing care to them, you will only be viewing the information related to the interactions between you and the member.

Also, currently you are considered to be an authorized user of information as long as you remain a contracted provider. Should your contract with PacifiCare Behavioral Health be terminated for any reason, your web account will allow you to access secured information for 90 days. The time extension beyond the contract termination is provided to allow you to complete any outstanding paperwork and claims and to make inquiries regarding the secured information you might need to close your member files.

Firewalls

PBH systems are protected by a “firewall,” allowing entry only to those who are authorized. Firewalls, in conjunction with other security measures, such as authentication methods, allow websites to maintain security. A firewall is a combination of hardware and software designed to protect the resources on a private network from access or invasion by unauthorized outside users.

The firewall is placed between an organization’s internal network and any external networks including the Internet. The firewall’s job is basically to intercept messages during transmission and examine the characteristics of the message. If the source attempting to access the system violates established rules of that system, then the party attempting to access is denied entry or the content of the message is rejected.

Key Points

Ways to protect information and protect yourself from liability.

- ◆ First and foremost, don't reveal your web ID or password to anyone else. Your web ID and password is designed to protect information, but it will only work if you keep it private. If you think your web ID or password has been compromised, please contact us immediately.
- ◆ Use your computer out of the way of direct traffic where unauthorized persons may not view your monitor. Never walk away from your computer if you are in the middle of an online session.
- ◆ Once you have finished conducting your business online, always log off.
- ◆ If anyone else is likely to use your computer, clear your cache or turn off and reinitiate your browser in order to eliminate copies of web pages that have been stored in your hard drive. How you clear your cache will depend on the browser and version you have. This function is generally found in the “preferences” menu of your browser.
- ◆ PBH requires that you use a browser with 128-bit encryption to conduct secure transactions over the Internet, and that you keep updated virus software on installed on your computer.
- ◆ Failure to follow the guidelines based on PBH policies and state and federal regulations can expose providers to civil and criminal litigation and penalties.

Frequently Asked Questions and Answers

When is the PBHI website available?

In general, the site is available 24 hours a day, 365 days a year. The system will need to be taken offline occasionally for maintenance, and there will undoubtedly be unanticipated circumstances beyond our control which will affect you're ability to access and use the website.

Can I perform the same kind of requests online that I currently perform through mail and telephone contact with you?

In most instances, we have designed the website to become the 24 hour-a-day, 7-day-a-week alternative for standard telephone calls and routine paper-based forms. Our goal is to provide you with a place to complete forms such as claims and PARs for authorized services without paper, and to complete information inquiries. Lookups can include inquiry into member information such as eligibility or information related to your transaction history with PacifiCare Behavioral Health (such as authorizations or claims history).

The website is always developing and improving. If you don't currently find that the website meets a need, it may well be on its way to doing so. You are of course invited to use the "Contact Us" button to send your comments or requests.

What if the Online System or Network goes down?

In the event that the website goes down, you can be at ease that any transaction for which you had received a confirmation number has gone through. If you were in the middle of a transaction when the system-related problem occurred and had not yet received your confirmation number, you will likely have to recreate the transaction. You should, however, check back on the system later to determine the status of it before completing it again. If you don't find a record or history for the transaction in question, you will need to redo the transaction. You may also call our web dedicated customer service line for help in determining the status.

What if my computer crashes or the network goes down?

If your computer crashes and you are online with us, you should restart your computer and follow the instructions under "What if the online system or network goes down?" If you are experiencing longer term problems with your system, you can return to using the paper/mail/telephone processes until you get your computer up and running again.

Can anyone else see my account information? Is it public?

Your online information is available only through confidential logins and passwords, which have been built and rigorously tested for their ability to ensure security. Only you can access your information using your ID and password and entry information. Additionally, if you have administrative staff who has been issued IDs/passwords – they will have access as long as their accounts remain open. The information is not public and unless you share your ID and password, no one will access the information online.

Consider the ID and password as important as your other PIN numbers – Do not share it, or write it down where others might find it.

How can I contact PBH about Online transaction concerns or questions?

- ◆ By Telephone:
Call us at (800) 218-1029
- ◆ Via Internet
Access www.PBHI.Com, and fill out one of the *Contact Us* forms
- ◆ Via Mail:
Write us at

Attention PBHI.Com Customer Service
23046 Avenida de la Carlota
Laguna Hills, California 92653

Who Do I Contact about a Lost/Stolen ID/Password?

Call us immediately at (800) 218-1029

What If I Don't Understand the Online Forms.

Each form has available “HelpText,” which you can find on the same page on which you found the specific form. To access this help, return to the form and simply click the “Help with this Form” button. If you are still experiencing difficulty, please call a customer service representative at the online call center at (800) 218-1029.

I have attempted to complete a transaction or a look-up online, but I need further assistance in understanding the form or I need more information.

If you have accessed the online help available on the web pages and you still need further information, please contact us directly.

- ◆ If your question is regarding specific online processes or forms, then call (800) 218-1029. An online Customer Service Representative will attempt to help you, or will put you in contact with someone who specializes in assisting with your particular need.
- ◆ If your question is about a clinical matter, then call (800) 999-9585
- ◆ If you have a question regarding your contract, contractual obligations, or the Provider Manual, then call (800) 218-1029 or the Provider HelpLine at (800) 216-1166.

Can I submit changes to you regarding office addresses, Tax ID or other information through the website?

You may check the information we have for you and your practice address(es) by logging in and clicking on “My Practice.” If you find that any of the information is incorrect, please contact us to correct it.

The goal for future development of the website is to provide you with an online form to submit your changes. At this time the form for completing this is still paper-based. You can submit such changes by accessing this form in your Provider Manual or you may also call the Provider HelpLine at (800) 216-1166 to request a fax number to send such documentation.

Remember

- ◆ *It is imperative that practitioners treat their IDs and passwords, and all member material, whether obtained online or not, with the highest security and confidentiality. To do anything less would be to risk member confidentiality and liability.*
 - ◆ *NO PBH REPRESENTATIVE WILL EVER CALL YOU AND ASK YOU FOR YOUR WEB ID/PASSWORD*
 - ◆ *Failure to follow the strict guidelines outlined in the Agreement and the Provider Manual can open website users to civil and criminal penalties and litigation*
 - ◆ *Help with the website and online transactions is available on the website by accessing the “Help” Features. For further assistance, please contact a Customer Service Representative at (800) 219-1029.*
-

Internet Terminology

Authentication

The process of identifying someone, using an ID, password, and/or web ID or username. Authentication ensures that the individual is who he or she states they are. In secured environments, authentication is distinct from authorization.

Authorization

The process of giving individuals access to a system substance based on their identity. Authentication ensures that the individual is who he or she claims to be and determines the access rights of that individual.

Browser

Short for web browser. Web browsers are software used to find web addresses and display web pages. These programs allow display of text as well as graphics and other multimedia files.

Download

Process of copying data from one source to a new source or device. Often used to describe the process of copying a file from an online source such as a website to a computer.

Encryption

Data encryption is the translation of data into a form that is unintelligible to one who may intercept the data. To read such data requires a deciphering mechanism.

Firewall

A system designed to prevent unauthorized access to a private network. Firewalls can consist of both hardware and software. All messages passing through the firewall are examined to check that they meet specifications for accessibility.

Internet

A global network of connected computers in which users exceed 200 million in over 100 countries.

Login/Logon

Procedure in which users enter data in order to make a computer or network system recognize you so that protected data can be accessed.

Lookup/Inquiry

As opposed to a transaction in which a logged in user may actually send or interact with data, lookups or information inquiries allow the logged in user to view information in the PacifiCare Behavioral Health systems that may otherwise require a telephone call or paper-based correspondence.

Network

A group of two or more computer systems linked together.

Online Form

An electronic equivalent of a business process or paper-based form.

Online Agreement/Contract Amendment

The amendment to the PacifiCare Behavioral Health provider contract that is required to obtain a web ID (username).

Transaction, Online

Processing in which a computer responds immediately to requests by a user to complete an operation. An example is the completion of a claim transaction online versus completing the paper form.

Transaction, Secure

Transaction that occurs in an environment that requires a user to be logged into a secured area in order to access and send confidential information.

Username (Web ID)/Password

Name and/or password helps ensure that unauthorized users do not access a computer or electronic system. At PacifiCare Behavioral Health, usernames (web IDs) are assigned. The individual logging in chooses a permanent password at the time of first login.

Virus

A virus is a man-made program that is loaded onto your computer and runs without your permission. Viruses can bring your system to a halt, request your system to complete actions without your permission and can spread itself to files on your computer and to others with whom you share data. Due to the level of destruction that viruses can cause, anti-virus software is an absolute necessity when connecting to other computers and systems via networks and the Internet.

Virus Software

Software designed to detect and contain viruses so that they do not impede computer function or spread themselves to other computers via a network, a shared file or the Internet.

Website

A location or site on the World Wide Web that contains a home page which acts as the main point of entry into the site. Sites are made up of electronic files or documents.

World Wide Web

A system of computers/servers that support documents that are formatted using a language that your browser can display as web pages. This language is HTML, or HyperText Markup Language. This type of formatting helps to support the jumping from one document to another simply by clicking on hyperlinks.