

Explanation of Findings

Policy Number: SC15P0053A3

Effective Date: May 1, 2020

Last Update: September 5, 2025

PAYMENT POLICY HISTORY

| DATE | SUMMARY OF CHANGE |
|--------------------|---|
| September 5, 2025 | Clarification made to applicable products regarding policy application to dually integrated products. |
| June 9, 2025 | Annual review complete. Updates made to eligible providers and billing requirements sections. |
| March 31, 2025 | Updated 'State Public Programs' to 'Minnesota Health Care Program (MHCP).' |
| February 19, 2025 | Policy updated to reflect change to legislated payment adjustment outlined on Approved SPA 24-44. |
| May 17, 2024 | Annual review complete. Standardization & wording clarifications applied. |
| May 11, 2023 | Annual policy review completed. Updates made to payment information section. |
| February 16, 2023 | Definition updates were completed to match other UCare MH policies. |
| September 19, 2022 | Information regarding code-specific procedure CPT® or HCPCS was removed. |
| November 29, 2021 | Annual policy review is completed. No changes were made to the policy. |
| October 20, 2020 | Annual policy review is completed. No technical changes were made to the policy. The policy was moved to UCare's new branded template, and as a result some information may have been reformatted. |
| August 30, 2019 | Information regarding comparison to the DHS MH Procedure CPT® or HCPCS Codes and Rates Chart and UCare fee schedules was removed from the document. The UCare Provider Manual contains information regarding how and when UCare updates fee schedules. A link to the UCare Provider Manual continues to be available within the document. |
| June 5, 2019 | Annual policy review. The internal links within the policy were updated. The UCare logo was updated. |
| May 1, 2018 | The Explanation of findings policy is published by UCare. |

APPLICABLE PRODUCTS

This policy applies to the products checked below:

| UCARE PRODUCT | PRODUCT TYPE | APPLIES TO |
|---|---------------------------------------|------------|
| UCare Connect +Medicare (When MHCP is the primary payment methodology) | Dually Integrated | ✓ |
| UCare Minnesota Senior Health Options (MSHO) (When MHCP is the primary payment methodology) | Dually Integrated | ✓ |
| UCare MinnesotaCare | Minnesota Health Care Programs (MHCP) | ✓ |
| UCare Minnesota Senior Care Plus (MSC+) | Minnesota Health Care Programs (MHCP) | ✓ |
| UCare Prepaid Medical Assistance (PMAP) | Minnesota Health Care Programs (MHCP) | ✓ |
| UCare Connect | Minnesota Health Care Programs (MHCP) | ✓ |

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PAYMENT POLICY INSTRUCTIONS

A payment policy assists in determining provider reimbursement for specific covered services. To receive payment, the provider must be in a contractual relationship with UCare and provide services to a member enrolled in one of UCare’s products. This payment policy is intended to provide a foundation for system configuration, work instructions, call scripts, and provider communications. A payment policy describes the rules for payment, which include applicable fee schedules, additional payment rules by regulatory bodies, and contractual terms. This policy is a general guideline and may be superseded by specific provider contract language.

PAYMENT POLICY OVERVIEW

Explanation of Findings services provide an opportunity for the patient, the patient’s family, caregivers, or others to discuss the results of the diagnostic assessment, psychological tests, and other data, and provide recommendations and insights necessary to carry out a treatment plan.

POLICY DEFINITIONS

| TERM | NARRATIVE DESCRIPTION |
|----------------------------|--|
| Clinical Trainee | A mental health practitioner who meets the qualifications specified in MN Statute 245I.04, subdivision 6. |
| Explanation of Findings | The explanation of a client’s diagnostic assessment, psychological testing, treatment program, and consultation with culturally informed mental health consultants or other accumulated data and recommendations to the individual, the individual’s family, primary caregiver, or other responsible person. |
| Mental Health Professional | <p>One of the following providers:</p> <ul style="list-style-type: none"> • Clinical nurse specialist (CNS) • Licensed independent clinical social worker (LICSW) • Licensed marriage and family therapist (LMFT) • Licensed professional clinical counselor (LPCC) • Licensed psychologist (LP) • Mental health rehabilitative professional • Psychiatric nurse practitioner (NP) • Psychiatry or an osteopathic physician • Tribal-certified professional |

ENROLLEE ELIGIBILITY CRITERIA

THIS SECTION OF THE POLICY PROVIDES INFORMATION THAT IS SPECIFIC TO THE UCARE MEMBER, INCLUDING INFORMATION ABOUT THE CRITERIA THE MEMBER MUST MEET IN ORDER FOR THE SERVICE(S) IN THE POLICY TO BE ELIGIBLE FOR PAYMENT.

The member must be actively enrolled in a UCare Minnesota Health Care Program (MHCP) product.

ELIGIBLE PROVIDERS OR FACILITIES

OUTLINED BELOW IS THE SPECIFIC CRITERIA A PROVIDER MUST MEET IN ORDER FOR THE SERVICE(S) IN THIS POLICY TO BE ELIGIBLE FOR PAYMENT.

Provider

Mental Health Professionals and clinical trainees are authorized to provide an explanation of findings.

Facility

Not applicable.

Other and/or Additional Information

Not applicable.

EXCLUDED PROVIDER TYPES

OUTLINED BELOW IS INFORMATION REGARDING PROVIDERS WHO ARE NOT ELIGIBLE TO FURNISH THE SERVICE(S) LISTED IN THIS POLICY.

Not applicable.

MODIFIERS, CPT, HCPCS, AND REVENUE CODES**General Information**

The Current Procedural Terminology (CPT®), Healthcare Common Procedure Coding System (HCPCS), and Revenue codes listed in this policy are for reference purposes only. Including information in this policy does not imply that the service described by a code is a covered or non-covered health service. The inclusion of a code does not imply any right to reimbursement or guarantee of claim payment.

Modifiers

The modifiers listed below are not intended to be a comprehensive list of all modifiers. Instead, the modifiers that are listed are those that must be appended to the CPT® / HCPCS codes listed below. Based on the service(s) provided, and the circumstances surrounding those services it may, based on correct coding, be appropriate to append an additional modifier(s) to the CPT® / HCPCS code.

When a service requires multiple modifiers, the modifiers must be submitted in the order listed below. If it is necessary to add additional modifiers, they should be added after the modifiers listed below.

| MODIFIER(S) | NARRATIVE DESCRIPTION |
|-------------|--|
| HN | For purposes of this policy, the –HN modifier indicates services were furnished by a qualified Clinical Trainee when licensing and supervision requirements are met. |

CPT and/or HCPCS Code(s)

| CPT® AND/OR HCPCS CODE(S) | MODIFIER(S) | NARRATIVE DESCRIPTION |
|---------------------------|-------------|---|
| 90887 | | Explanation of Findings |
| 90887 | HN | Explanation of Findings conducted by a Clinical Trainee |

CPT® is a registered trademark of the American Medical Association.

Revenue Codes

Not applicable.

PAYMENT INFORMATION

Covered Services

Explanation of findings is a face-to-face meeting between the mental health professional or clinical trainee and:

- The member
- Member’s family
- Primary caregiver
- Other responsible individuals including, but not limited to:
 - Case manager
 - Child protection worker
 - Community corrections agency
 - Guardian
 - Health care provider

- Local education agency representative
- Qualified developmental disabilities professional (QDDP)
- School
- Vulnerable adult worker

The mental health professional or clinical trainee providing the explanation of findings is required to obtain authorization from the member or the member's representative prior to release of information.

Non-Covered Services

- Explanation of findings services do not include:
 - Providing clinical direction of employees of students who provide mental health services under the clinical supervision of the mental health professional conducting the explanation of findings.
 - Sharing information at regularly scheduled interagency coordination of care meetings where the client's care is discussed.
- Explanation of findings services are not paid separately when the results of the diagnostic assessment or psychological testing are explained as part of those services.

Payment Adjustments

Payment Reductions

Based on MHCP guidelines when certain mental services are furnished by a master's prepared provider a twenty percent (20%) reduction is applied to the allowed amount. Master's prepared providers may include:

- Clinical Nurse Specialist (CNS-MH)
- Licensed Independent Clinical Social Worker (LICSW)
- Licensed Marriage and Family Therapist (LMFT)
- Licensed Professional Clinical Counselor (LPCC)
- Licensed Psychologist (LP) master's Level
- Psychiatric Nurse Practitioner
- Master's Level enrolled provider

Master's level reductions are not applied to mental health services when they are furnished:

- In a Community Mental Health Center (CMHC)
- By a Mental Health Practitioner qualified to work as a clinical trainee

Payment Enhancements

In addition to the master's level provider reduction, UCare also applies a legislated adjustment to specific mental health services when furnished by the providers listed below.

July 2007 through December 2024, the legislated adjustment was 23.7%.
Effective January 2025, the legislated adjustment is 11.85%.

- Psychiatrists;
- Advance Practice Nurses;
 - Clinical Nurse Specialist
 - Nurse Practitioner
- Community Mental Health Centers;
- Mental health clinics and centers certified under Rule 29 and designated by the Minnesota Department of Mental Health as an essential community provider;
- Hospital outpatient psychiatric departments designated by the Minnesota Department of Mental Health as an essential community provider; and
- Children's Therapeutic Services and Supports (CTSS) providers for services identified as CTSS in the DHS mental health procedure CPT or HCPCs codes and rates chart.

Information on UCare fee schedule updates can be found in the [UCare Provider Manual](#).

BILLING REQUIREMENTS AND DIRECTIONS

- Bill Explanation of Findings service using the 837P or the electronic equivalent.
- Append the –HN modifier when a mental health practitioner working as a qualified clinical trainee furnishes the service.
- Teaching hospitals may enter the GC modifier for services performed under the direction of a supervising physician.

PRIOR AUTHORIZATION, NOTIFICATION, AND THRESHOLD INFORMATION

Prior Authorization, Notification, and Threshold Requirements

UCare does update authorization, notification, and threshold requirements from time-to-time. The most current prior authorization requirements can be found [here](#).

RELATED PAYMENT POLICY INFORMATION

OUTLINED BELOW ARE OTHER POLICIES THAT MAY RELATE TO THIS POLICY AND/OR MAY HAVE AN IMPACT ON THIS POLICY.

| POLICY NUMBER | POLICY TITLE |
|---------------|-----------------------|
| SC14P0004A3 | Diagnostic Assessment |
| SC17P0057A3 | Psychological Testing |

SOURCE DOCUMENTS AND REGULATORY REFERENCES

LISTED BELOW ARE LINKS TO CMS, MHCP, AND STATUTORY AND REGULATORY REFERENCES USED TO CREATE THIS POLICY.

[MHCP Provider Manual, Mental Health Services, Explanation of Findings](#)

[MH Procedure CPT® or HCPCS Codes and Rates List](#)

[Minnesota Statutes 256B.0671, subsection 4](#)

DISCLAIMER

“Payment Policies assist in administering payment for UCare benefits under UCare’s health benefit Plans. Payment Policies are intended to serve only as a general reference resource regarding UCare’s administration of health benefits and are not intended to address all issues related to payment for health care services provided to UCare members. When submitting claims, all providers must first identify member eligibility, federal and state legislation, or regulatory guidance regarding claims submission, UCare provider participation agreement contract terms, and the member-specific Evidence of Coverage (EOC) or other benefit document. In the event of a conflict, these sources supersede the Payment Policies. Payment Policies are provided for informational purposes and do not constitute coding or compliance advice. Providers are responsible for submission of accurate and compliant claims. In addition to Payment Policies, UCare also uses tools developed by third parties, such as the Current Procedural Terminology (CPT®*), InterQual guidelines, Centers for Medicare and Medicaid Services (CMS), the Minnesota Department of Human Services (DHS), or other coding guidelines, to assist in administering health benefits. References to CPT® or other sources in UCare Payment Policies are for definitional purposes only and do not imply any right to payment. Other UCare Policies and Coverage Determination Guidelines may also apply. UCare reserves the right, in its sole discretion, to modify its Policies and Guidelines as necessary and to administer payments in a manner other than as described by UCare Payment Policies when necessitated by operational considerations.”