Process Name	Issues that can be Resolved	Who can Initiate	Who Decides	Citations
Independent Health Care Appeals Program (established by Health Care Quality Act) IHCAP	Medical Necessity of services, including whether a service is experimental, investigational, cosmetic, and dental rather than medical, whether an in-plan exception is warranted, and whether services are required on an emergency or urgent basis	Covered person, or provider acting with consent of the covered person	Independent Utilization Review Organizations under contract with the Commissioner, MAXIMUS as of 1/1/22	N.J.S.A. 26:2S-11 and 12, N.J.A.C. 11:24-8.7 and N.J.A.C. 11:24A-3.6
Program for Independent Claims Payment Arbitration (established by Health Claims Authorization, Processing and Payment Act) PICPA	What is the appropriate payment for a covered service rendered by a provider, excludes disputes that can be submitted to the IHCAP and OON Arbitration	Network providers - any type of covered service, Out-of-network providers – services that do not qualify as inadvertent or emergency or urgent	Nationally recognized independent arbitration organization under contract with the Commissioner, currently MAXIMUS	N.J.S.A. 17:48-8.4e(2), N.J.S.A. 17:48A- 7.12e(2), N.J.S.A. 17:48E-10.1e(2), N.J.S.A. 17B:26- 9.1e(2), N.J.S.A. 17B:27-44.2e(2), N.J.S.A. 26:2J-8.1e(2), N.J.S.A. 17:48F- 13.1e(2) and N.J.A.C. 11:22-1.13

Out-of-Network	Whether the final offer	Out-of-network	Entity with experience	N.J.S.A. 26:2SS-10
Inadvertent and	of the carrier or the final	providers and carriers	in health care pricing	
Emergent/Urgent	offer of the out-of-	for insured plans,	arbitration and using	
Arbitration (established	network provider is the	MEWAs,	American Arbitration	
by Out-of-network	appropriate	SHBP/SEHBP, out-of-	Association certified	
Consumer Protection,	reimbursement for	network providers and	arbitrations that is under	
Transparency, Cost	inadvertent or	plan administrators for	contract with the	
Containment and	emergency or urgent	self-funded plans that	Department,	
Accountability Act)	services rendered by the	opt in to OON	MAXIMUS	
	out-of-network provider	Arbitration, and covered		
OON Arbitration	where the person is	persons and out-of-		
	covered by an insured	network providers for		
	plan, MEWA,	self-funded plans that		
	SHBP/SEHBP or by a	do not opt in to OON		
	self-funded plan that	Arbitration		
	opts to participate in the			
	binding OON			
	Arbitration process,			
	Or			
	What is a reasonable			
	payment for inadvertent,			
	emergency or urgent			
	(involuntary) services			
	rendered by the out-of-			
	network provider when			
	the person is covered by			
	a self-funded plan that			
	does not opt to			
	participate in the			
	binding OON			
	Arbitration process			

Federal Independent Dispute Resolution (IDR) Established under ActDetermining the out-of- network rate that federally-regulated plans (that have not opted into the arbitration process in under the Out-of- network Consumer Protection, Transparency, Cost Containment and Accountability Act) are required to pay providers for claims subject to surprise billing protections under PHS Act section 2799A-1 subsection (a)(1) or (b)(1), regarding coverage of emergency services performed by nonparticipating providers at certain participating and call tief.Out-of-network protection, Transparency, Cost Containment and Accountability Act)Independent Dispute Resolution (IDR) entities selected by the federal Department of the Department of the Treasury (collectively, the Departments).Section 2799A-1(c)(6) of the Public Health as amended by Title I (No Surprises Act) and Title II (Transparency) Cost Containment and Accountability Act.Independent Dispute Resolution (IDR) entries selected by the federal Department of the Treasury (collectively, the Departments).Section 2799A-1(c)(6) of the Public Health as amended by Title I (No Surprises Act) and Title II (Transparency) consolidated Appropriations Act, Treasury (collectively, the Departments).Section 2799A-1(c)(6) of the Public Health as amended by Title I (No Surprises Act) and Treasury (collectively, the Departments).Section 2799A-1(c)(6) of the Public Health as amended by Title I (No Surprises Act) and Transparency, Cost Containment and Accountability Act)Independent Dispute Resolution II (No (D)), as amended by Title I (Consolidated Appropriations Act, Treasury (Collectively, the Departmento					
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