THE ULTIMATE CREDENTIALING GUIDE

A STEP-BY-STEP GUIDE FOR MEDICAL PROVIDERS AND BUSINESS OWNERS

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INTRODUCTION

Hello, I'm Nisha Clinkscale

As an entrepreneur in the healthcare industry and the founder of Heavenly Ink Credentialing Inc. (HIC). Since 2020, I've been helping healthcare providers like you navigate the often overwhelming processes of medical credentialing, billing, and accreditation. With a diploma in Medical Billing and Coding from Virginia College, I launched HIC to simplify these complex systems and give my clients the confidence to focus on what matters most—delivering quality care.

Over the years, I've had the honor of serving as Vice President of the AAPC, where I advocated for women in business and supported small business owners in achieving their goals. I also started The Learning Center, a membership program designed to equip professionals with the tools and resources to thrive in the world of medical credentialing and billing

In 2024, I was humbled to be recognized as IAOTP's Top Entrepreneur of the Year in Healthcare, a testament to my dedication to innovation and excellence in the field. I've also had the privilege of being featured on the cover of Marquis Who's Who Millennium Magazine, highlighting my journey and accomplishments.

I'm passionate about helping others succeed and believe that with the right support, anything is possible. Whether you're here to learn, grow, or find solutions, I'm excited to be part of your journey.

– Nisha Clinkscale

WHAT TO EXPECT

Welcome to your New Blessing! Taking the time to start a business can be time-consuming and frustrating. I am here to help you. With this step-by-step guide, you will be ready to start in no time. Having a go-to guide will put your mind at ease. Believe me. It is a stress reliever and a game changer.

So, before we talk about credentialing, let's make sure we have the basics ready for the company. Decide if you will have a location or if you will be a telehealth-only provider. Some insurance carriers do not allow Telehealth NP providers only. Cigna does not allow Medical Telehealth providers only and BCBS normally wants you to have a location. Just to give you something to meditate on.

*Start working on your website so patients can research your services. *
*Set up your business email address and signature box in the email. *
*Set up your google business account. *
Sign up with BBB
*Set up your business phone and fax numbers. Insurance companies ask for your fax number. *

***Write your information in this guide so you will never lose it! ***

Step 1

Let's get into this business setup.

Set up the company with your Secretary of State. Are you an LLC, PLLC, or Corporation (S Corp, C Corp, or Partnership)? Speak with your CPA for tax purposes.

- Register Your Business Name____
- Set up your EIN (Tax ID) number ______________________________________
- Set up your Type 2 (Business) NPI number._______________________________

Important Tip:- Sign up for this on the NPPES website. (This is also the same login information for Pecos.) - HERE

*Make sure you add your specialty for the business as well. You can have numerous taxonomy codes. Only 1 can be primary at a time. *

- NPPES login (Pecos) Username____
- Password____

Set up your Pecos account for Medicare. Same username and password as listed above. I will email you the attachment guide to add me as a user.

Make sure your new business is added to CAQH. This is how the insurance carriers verify all your information. Add all your required documents and attest to the system prior to starting the credentialing process.

CAQH: www.proview.caqh.org

- Username ____
- Password____

These are the first 4 crucial pieces of information needed to be able to continue with the next portion.

STEP 2

Next, we can move forward with obtaining the banking information and insurance.

Set up your bank account. (Checking or Savings)

Routing Number ____

Account Number ____

Professional Tip: With Medicare and Medicaid: Make sure your EIN, Type 2 NPI, and Business account mirror. It must match what the EIN form says when you registered.

You will need a voided business check or bank letter if you are registering with Medicare and Medicaid. Make sure your business name is on the check.

If you must obtain the business letter, make sure it includes this information:

1. It must be on the bank business letterhead.
2. It must state your name as the owner of the company. Make sure the company's name is included in the letter.
3. You must specify a checking or savings account.
4. You must have the routing and account number listed in full on the letter.
5. It must be signed by the bank representative in ink.

Obtain Malpractice Insurance for the Business

Policy Holder _________________________ Policy Number _______________________

Start Date __________________________ Expiration Date ______________________

Occurrence Amount ____________________ Aggregate Amount ____________________

Most insurance carriers will ask for this. This is a definite for Facilities, DME, and Home Care.

Tip for Home Care, Facilities, and DME, you will need to be accredited, and some states for Medicare and Medicaid will ask for your Surety Bond.

STEP 3

Now, let's make sure you have your important numbers and documents ready. This can sometimes take providers a little while because you have worked for other providers, and they have not given you any information. This part may require a little research on your end. Let's get started!

Commercial carriers have Medicare and Medicaid Advantage plans. For you to have them added to your contract, you will need to know your **Medicare individual PTAN** number and your **Medicaid individual number**.

Medicare: If you do not know this information, you can ask your employer or log into Pecos to obtain this information

If it is still not possible to obtain this information, then you will have to contact your local Medicare office and ask for the credentialing department so they can give it to you.

Individual PTAN number ______________________________________

Medicaid: If you do not know this information you can ask your employer or log into your individual provider portal. If it is still not possible to obtain this information, then you can contact your local Medicaid office.

Individual Medicaid number ______________________________________

Mental Check!

How are you doing so far? I know this can be overwhelming, so take your time going through this guide. Take breaks, pray, meditate, and then come back to continue.

Starting a company is not for the weak so you will have moments when you feel like giving up. Don't!! That is the devil trying to stop what God already has written for you. Your passion and skills are going to help so many people in your community.

So, keep going at your pace, and know it is just fine if scream, cry, cuss, and fuss. Just know God has your back and it will all be worth it in the end.

Ok, bosses. Let's continue this work. You are closer to the finish line than you think. Here we go with the next steps. Here are a few links to some websites You'll need to access to start the process.

www.Availity.com

Availity is a leading healthcare information network that helps streamline communication between healthcare providers and payers. Through its secure online platform, providers can verify patient eligibility, submit insurance claims, track claim statuses, and access critical data that simplifies administrative workflows. By integrating multiple payers and functionalities into a single portal, Availity reduces paperwork, speeds up reimbursements, and improves overall efficiency in the billing and credentialing process.

- Username ______________________________
- Password ______________________________

***If you are in FL, your BCBS is called FL Blue. You will need to create an Availity account to start your process as well. ***

Now, If you're a medical provider, you'll need to set up the One Healthcare portal

www.identity.onehealthcareid.com

Availity is a leading healthcare information network that helps streamline communication between healthcare providers and payers. Through its secure online platform, providers can verify patient eligibility, submit insurance claims, track claim statuses, and access critical data that simplifies administrative workflows. By integrating multiple payers and functionalities into a single portal, Availity reduces paperwork, speeds up reimbursements, and improves overall efficiency in the billing and credentialing process.

- Username ______________________________
- Password ______________________________

You would go to the same site listed aboved if your behavioral health provider

Behavioral Health Provider Only

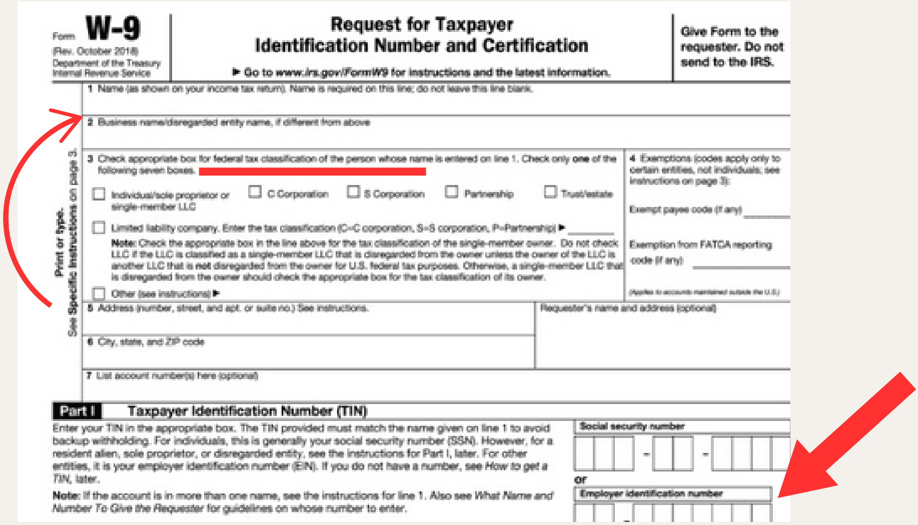
- Username ______________________________
- Password ______________________________

STEP 4

The following section highlights the essential documents required for setup. Many of these documents must be uploaded to designated portals or emailed to authorized representatives to ensure a smooth and efficient process.

Here is a list of what will be asked for:

1. State License
2. If this is for the Facility, DME, or Home Care -Business license will be required
3. Board Certification
4. DEA (if applicable) - Drug Enforcement Administration
5. EIN (Tax ID) form - CP 575 OR SS-4 FORM IRS
6. Liability insurance
7. CLIA (if applicable) - Clinical Laboratory Improvement Amendments
8. Resume
9. W9
10. Voided check or bank letter (This is for Medicare and Medicaid).


Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the requester. Do not send to the IRS.

Print or type.
See **Specific Instructions** on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ▶

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any)

Exemption from FATCA reporting code (if any)

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

Requester's name and address (optional)

6 City, state, and ZIP code

7 List account number(s) here (optional)

Part I **Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

or

Employer identification number

*Line 1 on the W9 is the business name. Line 2 is blank unless you have a DBA name.

*If you are not a sole owner/proprietor LLC, please specify which corporation you have signed up with the Secretary of State.

*Use your EIN.

STEP 5

Research what insurance carriers are beneficial for your business.

- Search your area to see what insurance carriers your patients have a high volume of. You want to make sure you start with these first, so you are not turning down any patients.

Write them down here so you won't forget which ones you want. Most companies start with 8-10. This decision is up to you. Start with what is comfortable for you financially.

Write them down here so you won't forget which ones you want. Most companies start with 8-10. This decision is up to you. Start with what is comfortable for you financially.

1. ______________________________________
2. ______________________________________
3. ______________________________________
4. ______________________________________
5. ______________________________________
6. ______________________________________
7. ______________________________________
8. ______________________________________
9. ______________________________________
10. ______________________________________

Congratulations

Take a moment right now to clap, cheer, and celebrate—you've completed the process! I am so proud of you for not giving up on yourself and pushing through to the finish line.

You've done the work, and now you're ready for the next step. Contact us to schedule y**our** **PHONE CONSULTATION** so we can begin turning your newfound knowledge into real, tangible results. You've got this—let's go!

Additional Information

1. Start researching an EMR (Electronic Medical Record) OR EHR (Electronic Health Record) system (I recommend **Optimantra**)
2. Start adding the CPT and ICD Codes to the system with the rates.
3. Start adding the insurance carriers that you've been accepted with into the system
4. Start looking for a billing company if you are not doing this portion in the office. We offer billing services. Just ask during your consultation call
5. Hire help to verify insurance info and collect copays and deductibles.

Want Everything in One Place?

Grab the Credentialing Success Kit — your all-in-one resource for documents, payer contacts, software tools, and more.

🎁 Includes bonus training + billing support tools.

Click here to get it for just $37

Finally

You now have all the tools to run a successful company. You are ready for credentialing, and you will also be ready to see your patients and start billing.

Availity offers billing with some insurance carriers, but if you do not have billing software, and you are not able to use Availity, then you will have to use the paper CMS1500 and go through snail mail. You do not want that.

Don't forget to sign up for ERA/EFT so you can receive everything digital, if applicable. Some may still come via the mail.

I hope this guide makes you as happy as it made me while writing it. I love helping my providers and you are now part of my family.

Visit my website and join The Learning Center subscription and Facebook community. We upload pertinent information and tips on the site while encouraging, motivating, uplifting, and guiding each other to be the best version of ourselves. I will see you there! Blessings to you on this journey! I look forward to working with you!

📞 Ready for a Personalized Credentialing Plan?

Book your 1-on-1 consultation now and let's turn your knowledge into real progress
✅ Ask questions
✅ Review your setup
✅ Leave with a clear path forward
👉 Click here to schedule your phone consultation
.

The journey is as important as the destination! Don't stop moving!