

Dermatology Coding Alert

Reader Question: Avoid Divorce Disputes for Service to Minor

Question: A physician in our urgent-care facility saw a minor child who got hurt in school even though the injury was not urgent. The patient lives with his mother in Texas. The patient's father lives in another state but carries insurance on the child. Per the insurance carrier, the charges will most likely be processed as out-of-network, and a deductible will apply. Who should we send the bill to -- the mother, whom the child lives with, or the father, who carries insurance?

Texas Subscriber

Answer: You should bill the mother because she brought the child into your facility. You aren't (and can't be) aware of the arrangements made between the parents and the courts for the child's care and payment of bills. It is up to the parents to sort that out among themselves if need be.

Bottom line: Whoever brings the child in for the visit is responsible to pay at the time, unless another arrangement has been made with the office beforehand. For example, if the parents are divorced and the father is the insurance subscriber and responsible for the child's medical bills but the mother is bringing the child in for the visit, it should be determined before the office visit how copayments and coinsurance payments will be paid.