

## **Dermatology Coding Alert**

### **Reader Questions: Upfront Collection Is a Per-Practice Decision**

**Question:** Our practice is considering collecting deductibles upfront if a patient needs surgeries because we have more and more patients with high deductible plans every year and we are having trouble getting payments in a timely fashion. Is this a good practice?

Oregon Subscriber

**Answer:** Deciding whether to collect surgical deductible upfront is a per-practice decision, but many practices are finding more collection success by implementing the up-front payment policy.

Because verification services have improved and increased in recent years, you should be able to identify what the patient's deductible is prior to the service and know how much to collect. Some services can tell you how much of the deductible remains unpaid. Because this information is available online, your practice can get this information last-minute, the day of, the day before, or several days before the patient is scheduled to come in for a service or procedure.

If you do decide to start collecting surgical deductibles before performing the procedure, make sure to give the patient some advanced notice. Make sure you tell the patient where you got the information about her deductible and let her know that the amount is an estimate based on the services your physician expects to perform, so there may be an additional fee after the procedure if the numbers are slightly off or if the provider must perform additional, unplanned services.

**Be aware:** If you cannot collect up front from a patient, you're left with two options: Cancel the procedure or perform the procedure and hope the patient pays you afterwards when you send a bill. You may face some unhappy patients and may see some gaps in your providers' schedules if you have to cancel procedures.