

Internal Medicine Coding Alert

Reader question: Double Check Copay Early to Save Future Hassles

Question: A patient came to our office with the same insurance card she's had for years. We charged her the standard copay of record. Then I found out her employer changed the terms of the insurance, so the copay she paid was short by \$20. What went wrong?

Vermont Subscriber

Answer: You might easily assume that when a patient has the same insurance company, the copay is the same as it has always been. But unless you check first, you won't know the patient's coverage has changed until after the fact.

Best practice: Set up a process to verify each patient's insurance information before every visit. The ideal time to verify with a patient or her insurance company is either before the appointment or when she arrives at your office. Devise a plan for how you will obtain patient information early on. Your options include connecting with the patient, a software program, or through the payer directly.

Finally, copy every patient's insurance card every time. This simple step will put you in the clear for those times when a patient's terms, copays, or precertification contact numbers have changed.