

Internal Medicine Coding Alert

Reader Question: Prove You Submit Timely Claims - or Else

Question: Although no law requires us to send claims or appeal by certified mail, insurance companies often deny claims for untimely filing. How can we combat this?

Florida Subscriber

Answer: The best short-term solution is to supply evidence that you submitted the claim on a specific date (for example, a confirmation from your clearinghouse if you file electronically). This can become a bookkeeping headache, but unless you prove that you sent your claim to the insurer, you are at the company's mercy.

For a long-term solution, ask the insurance company's medical director to rectify the problem, or try to get something in writing that states when your insurer requires you to submit a claim. If the problem persists, you should report the carrier to your state's insurance commission.