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Optometry Coding & Billing Alert

Expert Advice to Eliminate Copay Collection Hardships

Smart steps to ensure you get your hard-earned dollars

Getting copays from your patients has never been easy. And with copay amounts becoming even higher than the third-party payments, collecting copays at the right time is becoming even more important.

Incorporate these three expert tips into your copay collection practices now to ensure your office isn't chasing down those unpaid copays later.

1. Select When You-ll Collect

The first step in collecting a patient's copay is deciding whether your practice collects the fee during check-in or check-out. You need to decide what works best for your office and your patients. Collection experts often recommend implementing a financial policy that requires patients to pay the copay at check-in time.

But watch out: As an optometry office, you may not know at the beginning of the visit all the services you will provide the patient. The patient may buy glasses or contacts or require an extended ophthalmoscopy that you will also need to charge the patient for. And if a child arrives with a single blank check for payment, you need to wait to collect until the end of the visit to be sure all charges are included on that check.

2. Post a -Warning- Sign

You should clearly inform patients about your financial policies, including your copay policy and any additional fees your practice charges for non-payment at the time of service. A sign at the front desk is a simple way to do this, experts say.

"Our sign says that there will be a $10 charge if the copay isn't made at the time of service," says **Angela Gottbreht, CMC, CCP,** a biller and coder in Everett, Wash. "Once the patient is charged that one time, that usually fixes the problem."

Spell it out: Your written financial policy should include any copay penalty information the patient needs to know. "We have a financial policy that explains the extra charge for copays not paid at the time of service," Gottbreht says. Having patients sign the financial policy indicating that they received a copy of it is a good idea. Then keep a signed copy in the patient's chart, and give another copy to the patient.

"We have recently been seeing an increase in patients who -forgot their wallet,- " says **Jordan McInerney,** an Asheville, N.C., practice manager. To alleviate some of the problem, McInerney created a letter to send to these patients "explaining to them that the next time they fail to pay their copay at their visit, they will not be seen by the doctor." You should also remind patients to bring their copayment with them when you make appointment reminder calls.

3. Get Tough When You Need To

When all else fails, your practice has the right to refuse to see the patient if he doesn't pay his copay, as long as he is not there for emergent care. "Patients have a contractual agreement with their insurance carrier to pay copays at the time of service, and it is perfectly OK to refuse to see them," says **Joyce A. Shea,** a consultant with Practice Management Consultants in Baltimore.

"No matter how many signs you post, ultimately it is up to your front desk to refuse to see the patients if they do not have their copay with them," Shea says. Educate your front desk staff to turn patients away with sensitivity and in a way that maintains good relations.

Good practice: One way to measure the front desk's success in copay collection is to use an adjustment code that is specific to writing off balances related to uncollected copayments. If you write off the copay after billing the patient, even if it goes to collection, write off that balance to a special code, such as "copay not collected." Then, add up the amounts you-re writing off to that special adjustment code, and report it monthly to the front desk or whoever is responsible for the copay collection. Through measurement and goal setting, your practice will find that copay collection will improve.