

Optometry Coding & Billing Alert

Reader Question: ABNs Can Protect the Practice With Private Payers, Too

Question: Are there any waivers for use when the physician provides an experimental and noncovered service to a patient with a private insurer? I was wondering if I could use Medicare's advance beneficiary notice (ABN) to ensure payment. Or is there some other template I could use?

Oregon Subscriber

Answer: When your physician provides a service that the patient's private insurance may not cover, there are some things you can do to improve your chances of reimbursement.

Consider these two methods for ensuring payment on potentially noncovered services for non-Medicare patients:

1. Require the patient to pay in advance. Use this tactic only if you are completely sure the carrier will not cover the service. If the patient expresses concern over paying the bill, arrange a prospective payment plan with the patient before providing the service.

2. Formulate an ABN-like waiver and get the patient to sign. Some carriers have their own ABN-type forms; call and ask a representative if the carrier provides a standard waiver for potentially noncovered services. If the carrier does not have its own waiver, you can create one based on Medicare's ABN.

In the waiver, be sure you:

- provide a written summary of the patient's benefits.
- describe, in detail, the specific service that the carrier may deny.
- make it clear to the patient that he is responsible for any of the costs his carrier does not cover for the service.

Once the patient signs, give him one copy of the waiver and keep the original with the patient's chart.