

Optometry Coding & Billing Alert

Reader Question: Clear Up Secondary Payer Confusion

Question: We have many patients with secondary insurance, some of which have deductibles on the secondary. In these cases, should we write off the amount of the deductible because it's secondary, or do we bill the patient?

Virginia Subscriber

Answer: Most practices do bill the secondary insurance on behalf of patients, but if the patient has a deductible on the secondary insurance, you can and should bill the patient that amount.

You can find out about secondary insurers by asking the patients for the information when they first present to your practice and fill out the financial information form. You will need to verify which insurance is primary -- then bill that payer first, followed by the secondary insurer. Once you get the EOB from the primary payer, you'll send your claim to the secondary, with a copy of the primary's EOB attached.

After you've received both payments, you'll make the appropriate adjustments depending on your participation with the insurance plan and billing guidelines. You should not write off deductibles, copays, or coinsurances. You'll bill the patient for any remaining balance once you have both payments. Of course, individual payer contracts reign when determining where to collect.

Hint: Some secondary insurers pay the primary's co-pay (including Medicaid as the secondary insurer), but many do not. Most experts recommend collecting the copay if you're unclear on whether it will be covered, but if it's later paid by a secondary insurer, it should be refunded back to the patient.