

## Optometry Coding & Billing Alert

### Reader Question: Do Office Billers Need Liability Insurance?

Question: Some of my colleagues have biller/coder insurance. What exactly is biller/coder insurance, and is it something I need?

Maine Subscriber

**Answer:** The insurance you are asking about is a professional liability policy for billers. If a biller is involved in a dispute, such as false claims or fraudulent billing, the policy pays legal costs and potential liability. Billers can be held accountable for office fraud -- whether they engaged in it intentionally or not. But before plunking down dollars for your own policy, consider that:

- billers in physicians- offices typically have coverage. You should double-check with your employer to be sure you are covered under the office policy. If you are not covered, consider getting your own policy.
- independent billing consultants need to have liability insurance. Most practices will refuse to hire independent billers who lack professional liability insurance. Independent consultants who lack their own insurance should try to get the potential employer to put them on its policy.

Biller liability insurance policies are protection against minor claims errors that cause someone else to lose money. This insurance may not cover you in more serious fraud charges involving intentional or serious wrongdoing. However, it should cover your potential liability and your legal costs in many cases.