

Optometry Coding & Billing Alert

Reader Question: Does Timely Filing Miss Always Mean No Pay?

Question: A payer denied our claim because we missed the timely filing deadline. The problem is that the patient didn't give us her insurance information until after the timely filing deadline had passed. Do we have to write off these charges?

Montana Subscriber

Answer: When your payer denies your claim because you missed a timely filing deadline, you typically don't have much recourse. But when the patient failed to give you her insurance in the proper timeframe, you don't have to simply write off those charges. You should instead try to bill the patient.

Here's how: If you can prove to the payer that the patient did not provide you with her insurance information in a timely manner, you may be able to convince the payer to allow you to make the payment the patient's responsibility.

Tip: If you use an electronic system, you can easily keep track of when patients call in and make changes to their insurance as well as when you get copies of new insurance cards. This documentation will help you prove when the patient gave you her insurance information.

Send a letter to your payer and include a printout from your system that shows the insurance information and when the patient gave it to your office. In the letter, ask the payer to rescind its denial based on timely filing and instead deny the claim as the patient's responsibility because the patient failed to provide insurance information.

Keep in mind: Timely filing denials from payers are not always correct. Pull your electronic confirmation reports and see if you have proof that the claim was in fact submitted on time.

-- Answers to You Be the Expert and Reader Questions reviewed by **David Gibson, OD, FAAO**, a practicing optometrist in Lubbock, Texas.