

Optometry Coding & Billing Alert

Reader Question: Use Proof of Filing to Get Your Claim Paid

Question: I have been trying to get a claim through to one of our carriers for more than a year now. Even when I send the claim as certified mail and am notified that it received the claim, the carrier still says it does not have the claim on file. What on earth can I do?

Florida Subscriber

Answer: This is a game a lot of insurance companies play. Giving you the runaround buys them more time to hang on to their interest-collecting money. Thankfully, there are ways to fight your way out of this frustrating situation.

With electronic claims, you usually receive an electronic response or confirmation from the carrier saying it received the specific claim. This is one form of proof that the claim was sent and received. Also, most software programs are capable of showing the date of every claim you submit. This is tamper-proof data recorded by the computer and is therefore another legal form of proof.

The first step is to send a printed copy of your electronic proof of timely filing. Most reasonable insurance companies will pay based on that. If not, the next step is to send a letter along with the proof of filing, a copy of the claim, and a copy of the denial if you've gotten one for exceeding the timely filing limit.

Timely filing denials and problems with no receipt of a claim are easily avoided if you're following up on all claims that don't receive prompt payment. If a claim isn't paid 30 to 45 days after filing, call the carrier to find out why. Then, if the claim was never received, you can quickly resubmit and make it in within the timely filing limit.

For carriers that repeatedly refuse to acknowledge receipt of claims, a letter threatening violation of the Prompt Payment Act and citing other legal rulings may be in order. Many companies sell appeal-letter template packages to help you with this.

As for paper claims, the steps for addressing a problem of no receipt are basically the same. Send a copy of the claim along with a letter stating that because the postal service never returned the claim to its sender, you assume the carrier received it and is legally obligated to pay.