

Optometry Coding & Billing Alert

Reader Question: Ways to Collect Payment for Patients Who Have Died

Question: What's the most considerate way to collect payments for dead patients? We don't want to lose out on crucial reimbursement, but we also understand that the subject is touchy. How should we approach patients' families?

Montana Subscriber

Answer: You can help smooth over this difficult financial situation by taking care of the issue ahead of time. Though seemingly callous, pre-emptive action can help guarantee payment, and asking for money after the fact may be even more inconsiderate. Call (convene) an emergency contact, usually a family member, to see if there's a trust or discuss how the bills will be handled if the patient dies. Ask if an attorney is involved in the patient's care or if anyone has power of attorney.

Give them every assurance that things are going to work out, but in case of exceptions, you need to protect your practice from a large balance. You should probably also address the subject in writing in a form you give to all patients, either before they come in or at the initial visit.

If you locate information regarding a family trust or an executor, or if there's a will, you can secure payment. The problem usually tends to be with old people or people who don't have anything when you're done, and there's not a lot you can do.

You can extract the money that's owed you from their insurance company. Certainly, you don't want to cause stress for any patient in this situation, but you must remember that you're a part of a business. Physicians have provided a service, and they need to be paid. There's also a legal obligation on the part of someone to take care of those bills.