

## Optometry Coding & Billing Alert

### Reader Questions: Age Is a Factor in Financial Responsibility

Question: We have a patient who is covered by his mother's insurance, but he is over 18. He listed his mother as the person financially responsible for payment when he came to our office. Now the bill is outstanding, and I'm not sure whether to hold the mother or the patient responsible. Can you tell me whom I should bill?

Wisconsin Subscriber

Answer: Since the patient is over 18, he is responsible for his own medical bills unless the mother signed a financial responsibility statement. At age 18, the patient is no longer a minor even if the mother's insurance covers him. The parent is not responsible for the medical bills just because she carries the insurance.

After age 18, parents do not have access to their child's medical records without written permission and you do not have to have parental consent before treating the patient. You can apply the same age ruling to financial responsibility.

**Exception:** If the patient is disabled and the mother is still the legal guardian, she may be responsible for the medical bills.