

Optometry Coding & Billing Alert

Reader Questions: Avoid Billing Trouble While Treating Minors

Question: A minor child with a small injury presented to our office. The patient lives with his mother in Texas. The patient's father lives in another state but carries insurance on the minor child. Per the insurance carrier, the charges will most likely be processed as out-of-network and a deductible will apply. Whom should we send the bill to -- the mother, whom the child lives with, or the father, who carries insurance?

Texas Subscriber

Answer: You should bill the mother because she brought the child to your facility. You aren't (and can't be) aware of the arrangements made between the parents and the courts for the child's care and bill payment. The parents should sort that out among themselves if need be.

Bottom line: Whoever brings the child in for the visit is responsible to pay at the time, unless another arrangement has been made with the office beforehand.

For example, if the parents are divorced and the father is the insurance subscriber and responsible for the children's medical bills, but the mother brings the child in for the visit, the parents may work with you beforehand to determine how copayments and coinsurance payments will be paid. But be sure the parent who brings the child in understands that she still will be responsible for payment if the other parent does not render payment within a reasonable time.