

Optometry Coding & Billing Alert

Reader Questions: Clear Up Filing Deadline Issues With Chart

Question: Our practice keeps getting denials because we are missing timely filing deadlines. However, with all the payers we work with, it is hard to keep track of each one's filing rules. Is there a way to keep better track of various insurers' filing limits?

Louisiana Subscriber

Answer: Perhaps the easiest way to take charge of multiple filing limits is to make a chart that lists each insurance company's timely filing limit. Then you'll be able to quickly identify the payer with the shortest limits and work on those claims first. You have two choices to prove timely filing:

Option 1: You can use a claims clearinghouse that stores your confirmation of receipt by your payers for you, so that you can access them on demand when you need to appeal timely filing denials. If your clearinghouse does not provide this, consider changing to one that does provide this service.

Option 2: If the practice does not want to or cannot change, the alternative is to print these confirmations (either to paper or, preferably, to PDF files when you receive them from your clearinghouse and store them locally) so that you can use them to prove timely filing.

Report the payer: If the payer is consistently denying your claims for timely filing, experts recommend copying your department of insurance and medical society so that they know of this pattern of claim denials. Make sure you also show your appeals. Eventually you may want to file a complaint to the department of insurance with the volume of denials.

For claims with the shortest filing limits, keep an eye on their progress, and call carriers to check up when necessary. And when you renegotiate a contract with an insurer, you may be able to increase the timely filing limit.

Always review the timely filing limit, and determine if it's reasonable before signing on or renewing with a payer.

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