

Optometry Coding & Billing Alert

Reader Questions: Collect Copays Even if You're Non-Par

Question: Do we have any obligation to try to collect copays or deductibles when we are nonparticipating providers with a given insurance company?

Maryland Subscriber

Answer: If your practice does not participate in a patient's insurance plan, you can accept whatever dollar amount the patient's insurance plan allows. However, your practice still has to collect all copayments and deductibles required by the patient's plan. Don't waive copays or deductibles for these patients, because that violates the Stark and anti-kickback rules.

Furthermore, waiving copays or deductibles when your practice is a nonparticipating provider could very well be construed as insurance fraud.