

## Optometry Coding & Billing Alert

### Reader Questions: Get a Handle on Timely Filing Date Rules

Question: What is the best way to handle a claim that is past the timely filing date for the insurance company?

Mississippi Subscriber

Answer: Most likely you're going to have to write off the entire claim amount. If you have not yet submitted the claim, you can submit it to the payer, which will deny the claim, and you will have to write it off.

If you submitted it on time and the payer is denying you for timely filing reasons, you must appeal the denial with proof of timely filing (in most cases, payers only accept your electronic confirmation).

The only time you can submit a bill after the timely filing deadline and successfully seek payment is if the patient did not provide you with the proper information before the filing deadline. Then the payment is the patient's responsibility, and you should bill the patient rather than write off the claim amount.

**Good news:** Some billers say that they've successfully appealed timely filing denials when the patient did not provide the information until after the filing limit. You can try appealing the denial, explaining that if the patient had provided you with the correct insurance information, you would have filed the claim within the proper amount of time. You may want to include documentation showing when you first billed the patient and a history of all other statements you sent to the patient.

**Exceptions:** Payers will make an exception to timely filing rules due to things like natural disasters or exceptional circumstances, such as a failed implementation of a new billing system. They may apply a one-time exception. Contact your payer in these circumstances, explain the situation, and request an extension.

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