Optometry Coding & Billing Alert

Reader Questions: Verify Insurance Coverage Prior to Visit

Question: An oversight at the front desk occasionally results in our office seeing a patient whose insurance company we are not a provider for without first clarifying this to the patient. In these situations, how liable is the patient for the bill? Can we bill even if the patient claims he was uninformed and would not have pursued care with us if he had known?

New Jersey Subscriber

Answer: The rules are all written down in the insurance contract, and the patient is ultimately responsible for knowing the terms of his own insurance. However, you should consider all the ways to catch this type of problem before seeing the patient.

A lot of practices have started preregistering their patients. When a patient calls to schedule an appointment, one of the first questions asked should be what type of insurance he has. If the patient doesn't know, you have a problem. You may want to suggest that the patient call back to finish scheduling once he has specific insurance details.

When your office calls to remind the patient of his upcoming appointment, verify insurance coverage and be sure to tell him to bring insurance information, the copayment, and a referral if needed. When the patient checks in, verify his insurance information once more. This may seem repetitive, but it's the best way to ensure you get the money you deserve.

Smart idea: Many optometry practices send a "welcome to the office" form to new patients as soon as they make their first appointments. The patient fills out the insurance information and sends the form back in a self-addressed stamped envelope.