

Part B Insider (Multispecialty) Coding Alert

BILLING: Collect at the Time of Service With Ease Using These Quick Tips

Prevent payment leaks with this expert advice.

Your practice may choose not to participate with certain insurance companies -- so, if your physicians are seeing patients with non-par insurance, how can you still be sure to collect your due?

The problem: When you are a non-participating provider with a payer, the patient directly receives the check from the insurance company. But some patients do not use those funds to pay the bill your practice sends. To solve this problem, you have several potential options, one of which is to collect from the patient at the time of service.

Here's why: Since you know that your practice does not participate with the patient's insurance company, you also know that the payer will send the check directly to the patient. Therefore, you can collect the fee for your services directly from the patient while he is in your office.

Post your policy: You need to ensure that your patients know they are responsible for non-covered services. The practice policy should appear in the financial notification that you give all patients. Additionally, you should put up a sign in the waiting area stating that payments are due at the time of service. You should also try to let patients know when they make their appointment and when you call with a reminder what they will owe for the visit, as well as the payment methods your practice accepts.

We explain to the patient that the reason for having them pay at time of service is they have chosen to see a non-participating provider, and the insurance company will almost always send the payment directly to the patient since there is no contractual obligation to pay the provider, explains **Lori Braidic**, billing manager for Womens Care Center Of Columbus in Ohio. We will give them an itemized statement for that visit that they [the patients] can submit to their insurance company for reimbursement. We are not contractually obligated to bill it for them either.

Caveat: This method won't work for all practices because upfront collection isn't always possible.

It's hard to obtain payment at time of service when the patient doesn't come to your office, says **Alice Wonderchek, CMBS, CPC**, billing and coding specialist for Franklin & Seidelmann Subspecialty Radiology in Ohio. I code and bill for a radiology group, strictly professional component. Her radiologists often interpret and report on radiological studies that other facilities have performed; the patients themselves do not visit the practice. Our only option is to turn over to collections if the patient refuses to send payment after acknowledging cashing and spending or saving the money.