

## **Part B Insider (Multispecialty) Coding Alert**

### **Billing Insurance, But Not Physician Patient, Also A Dangerous Game**

Many physicians no longer offer totally free care, but they may waive only copayments for other physicians, employees or family members. This can be dangerous, because the purpose of the copayment is to provide a disincentive for unnecessary care, says **Edward Richards**, a professor with the **Paul M. Hebert Law Center** at **Louisiana State University**.

For one thing, you may be violating your contract with a private insurance company by waiving copayments. And of course, Medicare has rules against waiving copays for beneficiaries. "Basically you can give away care for free, but you can't play games with the copays," Richards insists. If the copayment is a percentage of total charges, then you can reduce both proportionately, or waive both.