

Part B Insider (Multispecialty) Coding Alert

Reader Question: Collect Insurance Cards Frequently

Question: A patient came to our office. The physician performed an exam and administered an injection, and then the patient checked out at the front desk. Because the patient stated she has the same insurance as she had at her last visit, we collected the copay on record (\$15). We processed the claim and found out the patient still has insurance with the same payer, but her employer has changed the terms of the insurance and, as of Jan.1, she has a \$40 copay. In order to collect full payment, we now need to send the patient a bill for \$25 and hope she pays it. This seems so inefficient and costly. What can we do to stop this from happening?

Answer: Unfortunately, this is a common scenario. You need to verify patient insurance information more often by checking or copying her current insurance card. Even if the patient's insurance hasn't changed, sometimes the copays, the terms, and the precertification phone number can change. Therefore, it's important to get a copy of that insurance card at every visit or at least compare the card to your copy of the card and verify that nothing has changed.

Copying a patient's insurance card is almost a necessity at every visit. Even if the patient is established and tells you that nothing has changed since his last visit, you should copy and date the front and back at each visit, since even one slight change could lead to claim denials. In addition, information that might not be obvious to a beneficiary (such as a new PO Box on claim submission addresses) could be critical to your claims processes.

You should copy the card at least once a year. If patients complain, explain that often there are minor changes on an insurance card that may seem insignificant, but that you file insurance as a courtesy to your patients and want to do everything possible to ensure that their entire experience with your office goes smoothly, which includes the filing and payment of their physician office claim.

In addition, many practices request a patient's photo ID to confirm that his insurance card matches his identity.